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# Housing Australia

## A Statistical Overview





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**HOUSING AUSTRALIA  
A Statistical Overview  
1996**

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Australian Statistician**

**AUSTRALIAN BUREAU OF STATISTICS**

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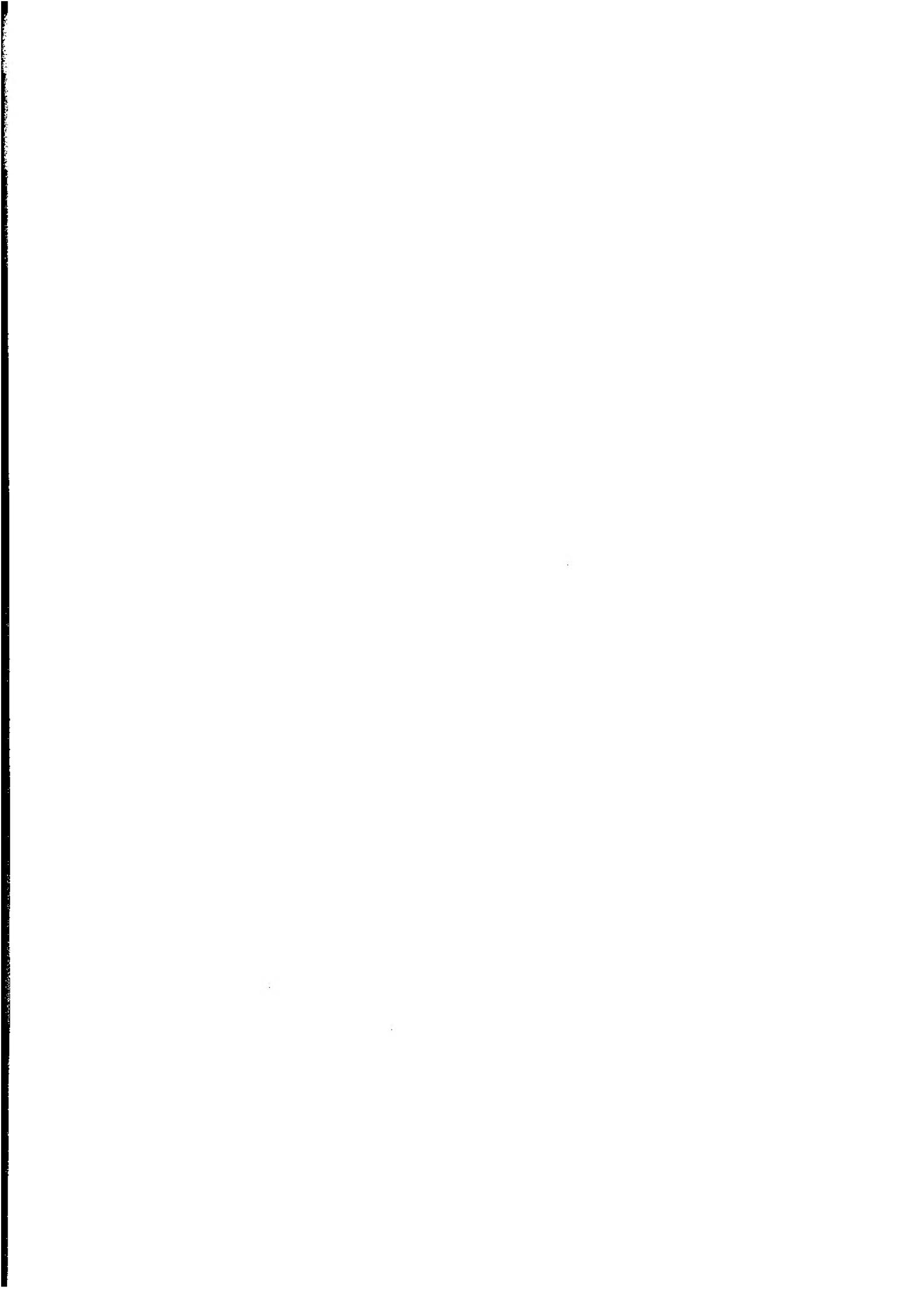
## **CONTENTS**

|                                     | Page |
|-------------------------------------|------|
| Preface                             | vii  |
| CHAPTER 1                           |      |
| Population mobility and housing     | 1    |
| Internal mobility                   | 1    |
| Effect of age and lifecycle changes | 2    |
| Mobility and tenure type            | 3    |
| CHAPTER 2                           |      |
| Changes in tenure                   | 12   |
| Economic implications               | 12   |
| History of housing and tenure       | 12   |
| Ownership                           | 13   |
| Outright owners                     | 13   |
| Purchasers                          | 14   |
| Renters                             | 15   |
| CHAPTER 3                           |      |
| The cost of homes                   | 18   |
| House prices                        | 18   |
| Established and project home prices | 21   |
| APPENDIX                            |      |
| List of tables                      | 25   |
| Glossary                            | 49   |

## LIST OF TABLES AND GRAPHS

|                  | Page  |    |
|------------------|---|----|
| <b>CHAPTER 1</b> | <b>1.1</b> Interstate and overseas migration, 1994–95, by State or Territory  | 1  |
|                  | <b>1.2</b> Proportion of age group which moved between 1987 and 1992 by age   | 2  |
|                  | <b>1.3</b> Persons aged 15 years and over who have moved in the previous 5 years by main reason for last move by age, 1992    | 3  |
|                  | <b>1.4</b> Persons aged 15 years and over who have moved in the previous 5 years by main reason for last move by tenure, 1992 | 3  |
|                  | <b>1.5</b> Net estimated interstate migration: States and Territories, 1985 to 1995   | 5  |
|                  | <b>1.6</b> Interstate migration by State/Territory of arrival and State/Territory of departure, 1986 to 1991                  | 6  |
|                  | <b>1.7</b> Net gain/loss from internal migration, selected regions, 1986 to 1991  | 7  |
|                  | <b>1.8</b> Interstate migration, 1986 to 1991, median age of movers by sex  | 8  |
|                  | <b>1.9</b> Net interstate migration by age, 1986 to 1991  | 8  |
|                  | <b>1.10</b> Sex ratios of interstate movers by State/Territory of arrival and State/Territory of departure, 1986 to 1991      | 9  |
|                  | <b>1.11</b> Interstate migration, 1986 to 1991, persons aged 15 years and over by labour force status, and State or Territory | 9  |
|                  | <b>1.12</b> Interstate movers, 1986 to 1991, aged 15 years and over: labour force status and qualifications                   | 10 |
|                  | <b>1.13</b> Persons aged 15 years and over: age by number of times moved in previous 5 years, 1992                            | 10 |
|                  | <b>1.14</b> Persons aged 15 years and over: main reason moved from last usual residence by age, 1992                          | 11 |
|                  | <b>1.15</b> Persons aged 15 years and over: main reason moved from last usual residence by tenure type, 1992                  | 11 |
| <b>CHAPTER 2</b> | <b>2.1</b> Home ownership, public and private rental, 1947 to 1994  | 12 |
|                  | <b>2.2</b> Home ownership by age, 1994  | 13 |
|                  | <b>2.3</b> Outright owners by State or Territory, 1976 to 1994  | 14 |
|                  | <b>2.4</b> Purchasers by State or Territory, 1976 to 1994   | 14 |
|                  | <b>2.5</b> Proportion of renters by State or Territory, 1976 to 1994  | 15 |
|                  | <b>2.6</b> Proportion who rent by age group, 1976 to 1994   | 15 |
|                  | <b>2.7</b> Tenure by State/Territory, 1976 to 1994  | 16 |

|  | Page |
|--|------|
| CHAPTER 3  |      |
| <b>3.1</b> Housing price indexes, 1986 to 1996   | 18   |
| <b>3.2</b> Net overseas migration, 1980–81 to 1994–95  | 19   |
| <b>3.3</b> Housing finance interest rates, 1985 to 1996                                      | 19   |
| <b>3.4</b> Established house and project home price indexes,<br>capital cities, 1986 to 1996 | 20   |
| <b>3.5</b> Established house price indexes by capital cities, 1986 to<br>1996                | 22   |
| <b>3.6</b> Project home price indexes by capital cities, 1986 to 1996                        | 23   |
| <b>3.7</b> Median house prices by capital cities, 1985 to 1996                               | 24   |



## PREFACE

This is the second edition of *Housing Australia: A Statistical Overview* (1320.0), a compendium source book of statistics and information on a range of housing issues. It contains commentary on some contemporary issues and summarises housing data from relevant Australian Bureau of Statistics (ABS) collections and publications.

The commentary focuses on the links between migration, tenure patterns and the cost of homes.

Chapter 1 investigates the internal movement of the Australian population and its impact on the population of cities and regions. It looks at age and lifecycle effects, reasons for moving and mobility of households.

Chapter 2 examines the historical emergence of ownership as the dominant form of tenure in Australia, changes in tenure patterns in the States and Territories and life cycle influences on tenure.

Chapter 3 examines the trends in house prices over time, how prices differ between the State and Territory capitals and links price movements to changes in demand.

The appendix contains core data from ABS housing related collections including population and households, dwelling characteristics, housing costs, housing finance and residential building activity. The tables are similar to those in the first edition, updated to reflect the latest available data, but no commentary has been included.

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Australian Bureau of Statistics  
November 1996

## SYMBOLS AND USAGES

The following symbols used in tables mean:

|        |   |
|--------|---|
| n.a.   | not available   |
| n.e.c. | not elsewhere classified  |
| n.p.   | not for publication due to confidentiality and/or a standard error greater than 50% |
| p      | preliminary — subject to revision   |
| —      | nil or rounded to zero  |
| ..     | not applicable  |
| *      | subject to sampling variability between 25% and 50%                                 |
| **     | subject to sampling variability greater than 50%                                    |

Where figures have been rounded, discrepancies may occur between sums of the component items and totals.

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## CHAPTER 1

## POPULATION MOBILITY AND HOUSING

Shifts in population distribution affect regional demand for products and services such as housing, government services and a wide range of other amenities and facilities. Population decreases in some regions may therefore contribute to economic decline, while population increases in other areas may lead to economic growth and regional expansion. The principal means of population redistribution in Australia is the movement of households to and from, as well as within, the various States and Territories.

### INTERNAL MOBILITY

The movement of households between and within the States and Territories can have an immediate effect on demand for housing and associated facilities and amenities. In this respect interstate migration is similar to overseas migration. In contrast, natural population increase affects the demand for housing some two to three decades later. Movements resulting from partnership formation and dissolution also generate demand for housing. The impact of mobility on housing can therefore be considerable in terms of both housing availability and cost.

Age plays an important part in determining housing requirements. Movers are usually significantly younger than non-movers. This means the population is generally ageing in places where there is a sustained net loss of population and rejuvenating where there is a net gain. An exception to this is the case of retirement migration, such as the population of some coastal regions. The small net migration numbers relative to the total population size, however, mean that generally only sustained accumulations of gains or losses result in significant changes to an area's age profile.

At a national level over the last 10 years, on average about a third of a million persons moved from one State or Territory to another each year. For most States, arrivals are balanced by departures and net flows are typically small relative to total arrivals or departures. In 1994–95, the two States which experienced net gains from interstate migration were Queensland and Western Australia, with 45,000 and 5,000 people respectively. The largest net losses were experienced by Victoria (25,000) and New South Wales (15,000). New South Wales and Victoria, which are the main initial points of arrival for overseas settlers, may lose some of the gains from overseas migration through interstate migration when settlers move to more permanent destinations.

### 1.1

#### INTERSTATE AND OVERSEAS MIGRATION, 1994–95, BY STATE OR TERRITORY

|                              | Net overseas migration | Net interstate migration | Net migration gain |
|------------------------------|------------------------|--------------------------|--------------------|
| New South Wales              | 35 952                 | -14 979                  | 20 973             |
| Victoria                     | 19 295                 | -24 948                  | -5 653             |
| Queensland                   | 10 580                 | 44 774                   | 55 354             |
| South Australia              | 2 883                  | -6 529                   | -3 646             |
| Western Australia            | 10 508                 | 4 922                    | 15 430             |
| Tasmania                     | 310                    | -2 715                   | -2 405             |
| Northern Territory           | 467                    | -348                     | 119                |
| Australian Capital Territory | 130                    | -177                     | -47                |
| <b>Australia</b>             | <b>80 125</b>          | ..                       | <b>80 125</b>      |

Source: Australian Demographic Statistics (3101.0).

A larger number of people move within the same State or Territory (i.e. intrastate migration) or within the boundaries of their capital city. For example, between the 1986 and 1991 Censuses five million people changed their address while remaining in the same State or Territory.

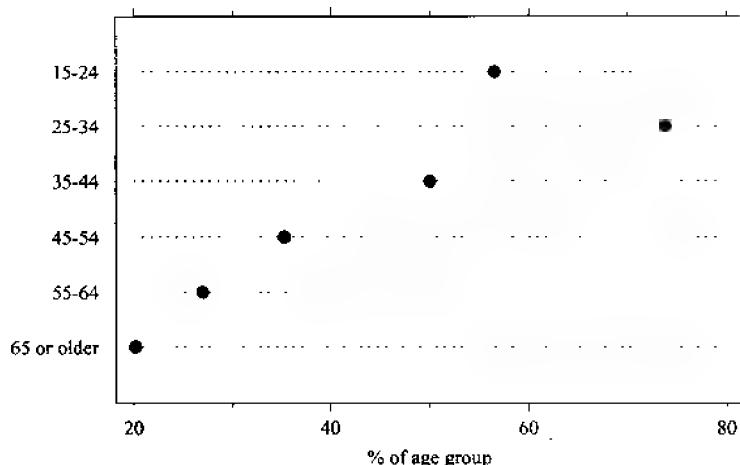
## EFFECT OF AGE AND LIFE CYCLE CHANGES

Of these movers, 2.7 million moved within the boundaries of their capital city and 1.6 million moved within the non-metropolitan region of their State or Territory. Overall, the capital cities experienced a net loss of 126,400 people to non-metropolitan Australia in the five years to 1991.

Of the 48% of the population who moved residence sometime between 1987 and 1992, almost half of these (47%) moved only once, 20% moved twice and 12% moved three times. Many of these moves were over a relatively short distance.

## 1.2

### PROPORTION MOVED BETWEEN 1987 AND 1992 BY AGE



Source: Survey of Families in Australia, 1992

Persons aged under 35 years were most likely to move, with 74% of persons aged 25–34 and 57% of those aged 15–24 having moved sometime between 1987 and 1992. The likelihood of changing residence decreased with age.

On average, males were more likely to move interstate than females, particularly in the 35–54 years age group. The sex ratio (the number of males per 100 females) of all interstate movers for the period 1986–91 was 103.9, compared with 98.5 for the population as a whole.

In Queensland and Tasmania, arrivals were on average older than departures, indicating retirement or pre-retirement moves to these areas. In Victoria and both the Northern Territory and the Australian Capital Territory, arrivals were on average younger than departures, indicating higher proportions of work-related moves in, and retirement moves out.

Life cycle changes (such as marriage, family formation, additions to family numbers, divorce, retirement) as well as housing choice and employment were key factors in influencing household relocation. The economic repercussions of these factors will influence both the decision by households to move and the areas to which they are likely to move.

The most common reason for moving for younger and older people was to be with their family (30% of 15–24 year olds who moved and 28% of those 65 years and over — see table 1.14). Younger movers were mostly either dependent or non-dependent children. Often children move because their parents move, while older people move to be near their children.

As people grow older their reasons for moving change. The most common reasons for moving for those aged 25–54 were associated with housing. Of those who moved, 21% did so to become a home buyer, 12% moved because the dwelling structure was unsatisfactory and 11% moved to a better area (see table 1.14).

## 1.3

PERSONS AGED 15 YEARS AND OVER WHO HAVE MOVED IN THE PREVIOUS FIVE YEARS BY MAIN REASON FOR LAST MOVE BY AGE, 1992

|                                   | 15–24          | 25–34          | 35–44          | 45–54        | 55–64        | 65 and over  | Total          |
|-----------------------------------|----------------|----------------|----------------|--------------|--------------|--------------|----------------|
| Reason                            | %              | %              | %              | %            | %            | %            | %              |
| Partnership formation             | 9.5            | 10.6           | 3.9            | 2.8          | 1.7          | 0.8          | 7.0            |
| Family conflict                   | 4.3            | 3.6            | 4.8            | 6.4          | 3.5          | 3.0          | 4.3            |
| Other family reasons              | 37.7           | 12.4           | 10.7           | 10.5         | 18.2         | 30.7         | 19.4           |
| Became home buyer/home owner      | 5.1            | 23.1           | 19.8           | 15.7         | 7.4          | 4.5          | 15.2           |
| Other housing <sup>1</sup>        | 21.4           | 29.9           | 35.9           | 38.7         | 41.2         | 40.7         | 31.4           |
| Employment                        | 7.9            | 10.8           | 13.1           | 12.7         | 8.3          | 1.3          | 10.1           |
| Other                             | 14.1           | 9.7            | 11.7           | 13.2         | 19.8         | 18.9         | 12.7           |
| <b>Total no. of movers ('000)</b> | <b>1 553.3</b> | <b>2 088.0</b> | <b>1 324.8</b> | <b>693.0</b> | <b>392.4</b> | <b>370.2</b> | <b>6 421.5</b> |

<sup>1</sup> Includes 'dissatisfaction with dwelling or locality'.

Source: Survey of Families in Australia, 1992, unpublished data.

Given the relationship between age and mobility, a number of researchers have suggested that the ageing of the Australian population will lead to a reduction in the mobility of the population over time. This trend is likely to have a significant impact on regional development.

## MOBILITY AND TENURE TYPE

Renters are the most mobile group in the population. Between 1987 and 1992, 85% of renters moved compared to 55% of purchasers and 22% of owners.

Housing was the predominant reason for moving, accounting for 51% of owners, 69% of purchasers and 42% of renters who moved. Purchasers mainly moved to buy a dwelling, whereas owners tended to move to a better area or because their previous dwelling was unsatisfactory. Renters moved for similar reasons but also to lower their housing costs.

## 1.4

PERSONS AGED 15 YEARS AND OVER WHO HAVE MOVED IN THE PREVIOUS FIVE YEARS BY MAIN REASON FOR LAST MOVE BY TENURE, 1992

|                                   | Owner          | Purchaser      | Renter         | Boarder      | Rent-free    | Other       | Total          |
|-----------------------------------|----------------|----------------|----------------|--------------|--------------|-------------|----------------|
| Reason                            | %              | %              | %              | %            | %            | %           | %              |
| Partnership formation             | 7.2            | 10.0           | 6.8            | 1.0          | 3.1          | 12.7        | 7.0            |
| Family conflict                   | 2.9            | 1.7            | 5.8            | 9.6          | 3.8          | 7.8         | 4.2            |
| Other family reasons              | 16.2           | 6.5            | 15.3           | 41.8         | 57.5         | 23.0        | 19.4           |
| Became home buyer/<br>home owner  | 14.4           | 45.4           | 0.3            | —            | 0.1          | —           | 15.2           |
| Other housing <sup>1</sup>        | 36.4           | 23.5           | 41.5           | 22.1         | 15.9         | 25.4        | 31.4           |
| Employment                        | 6.8            | 7.1            | 14.5           | 8.9          | 8.0          | 14.0        | 10.1           |
| Other                             | 16.1           | 5.9            | 15.8           | 16.5         | 11.7         | 17.3        | 12.7           |
| <b>Total no. of movers ('000)</b> | <b>1 017.3</b> | <b>1 816.0</b> | <b>2 376.9</b> | <b>498.7</b> | <b>649.6</b> | <b>63.0</b> | <b>6 421.5</b> |

<sup>1</sup> Includes 'dissatisfaction with dwelling or locality'.

Source: Survey of Families in Australia, 1992, unpublished data.

The next most common reason for moving for all tenures was family related such as partnership formation, family conflict or to be near family. About a quarter of all movers gave family reasons.

Employment was given as a reason for moving by 15% of renters, twice the rate for owners and purchasers.

Another factor which affects household mobility is the ease with which households are able to leave their existing accommodation and relocate without significant economic disadvantage. The higher mobility of renters may in part be due to the ability of many renters to move to new locations with minimal economic loss. Owners, on the other hand, are often constrained by the need to sell their existing property and to purchase a suitable dwelling elsewhere without incurring financial losses.

# 1.5

## NET ESTIMATED INTERSTATE MIGRATION: STATES AND TERRITORIES

| Year ended<br>30 June | NSW     | Vic.    | Qld     | SA     | WA     | Tas.   | NT     | ACT    | Aust.   |
|-----------------------|---------|---------|---------|--------|--------|--------|--------|--------|---------|
| ARRIVALS              |         |         |         |        |        |        |        |        |         |
| 1985                  | 70 180  | 47 586  | 65 469  | 21 470 | 23 970 | 9 185  | 11 476 | 17 493 | 266 829 |
| 1986                  | 73 405  | 50 191  | 72 014  | 23 654 | 31 096 | 9 664  | 14 622 | 19 587 | 294 233 |
| 1987                  | 76 119  | 52 791  | 78 464  | 22 025 | 28 543 | 8 776  | 14 745 | 18 886 | 300 349 |
| 1988                  | 82 739  | 58 965  | 91 835  | 27 041 | 30 337 | 9 715  | 14 062 | 19 752 | 334 446 |
| 1989                  | 81 031  | 61 602  | 112 568 | 29 289 | 33 382 | 11 846 | 16 717 | 19 352 | 365 787 |
| 1990                  | 78 089  | 59 089  | 104 860 | 27 289 | 29 972 | 13 259 | 15 729 | 19 356 | 347 643 |
| 1991                  | 82 070  | 51 863  | 96 359  | 27 981 | 25 411 | 11 696 | 15 646 | 19 558 | 330 584 |
| 1992                  | 83 980  | 51 119  | 100 701 | 26 943 | 25 100 | 10 590 | 14 981 | 19 073 | 332 487 |
| 1993                  | 90 453  | 55 456  | 121 698 | 26 297 | 29 469 | 11 089 | 17 015 | 19 805 | 371 282 |
| 1994                  | 79 476  | 45 787  | 109 478 | 24 901 | 28 298 | 9 490  | 15 258 | 16 872 | 329 560 |
| 1995 p                | 87 051  | 53 445  | 114 873 | 24 704 | 31 737 | 10 142 | 18 002 | 19 079 | 359 033 |
| DEPARTURES            |         |         |         |        |        |        |        |        |         |
| 1985                  | 79 508  | 53 385  | 52 549  | 23 787 | 22 000 | 8 408  | 10 868 | 16 324 | 266 829 |
| 1986                  | 85 867  | 63 392  | 55 514  | 25 071 | 21 668 | 9 802  | 15 115 | 17 804 | 294 233 |
| 1987                  | 85 643  | 65 896  | 58 746  | 26 002 | 21 967 | 10 284 | 14 865 | 16 946 | 300 349 |
| 1988                  | 96 079  | 73 388  | 64 115  | 28 281 | 26 063 | 11 639 | 17 191 | 17 690 | 334 446 |
| 1989                  | 119 005 | 74 106  | 65 506  | 29 510 | 28 365 | 11 643 | 18 186 | 19 466 | 365 787 |
| 1990                  | 114 072 | 66 918  | 66 758  | 27 541 | 26 960 | 10 469 | 16 899 | 18 026 | 347 643 |
| 1991                  | 99 276  | 66 716  | 66 650  | 26 436 | 27 202 | 10 880 | 16 798 | 16 626 | 330 584 |
| 1992                  | 99 179  | 72 250  | 62 531  | 27 076 | 26 541 | 10 933 | 16 572 | 17 405 | 332 487 |
| 1993                  | 109 530 | 83 898  | 67 887  | 30 947 | 29 780 | 12 642 | 18 418 | 18 180 | 371 282 |
| 1994                  | 93 017  | 77 682  | 60 412  | 28 367 | 24 634 | 11 652 | 16 773 | 17 023 | 329 560 |
| 1995 p                | 102 030 | 78 393  | 70 099  | 31 233 | 26 815 | 12 857 | 18 350 | 19 256 | 359 033 |
| NET                   |         |         |         |        |        |        |        |        |         |
| 1985                  | -9 328  | -5 799  | 12 920  | -2 317 | 1 970  | 777    | 608    | 1 169  | ..      |
| 1986                  | -12 462 | -13 201 | 16 500  | -1 417 | 9 428  | -138   | -493   | 1 783  | ..      |
| 1987                  | -9 524  | -13 105 | 19 718  | -3 977 | 6 576  | -1 508 | -120   | 1 940  | ..      |
| 1988                  | -13 340 | -14 423 | 27 720  | -1 240 | 4 274  | -1 924 | -3 129 | 2 062  | ..      |
| 1989                  | -37 974 | -12 504 | 47 062  | -221   | 5 017  | 203    | -1 469 | -114   | ..      |
| 1990                  | -35 983 | -7 829  | 38 102  | -252   | 3 012  | 2 790  | -1 170 | 1 330  | ..      |
| 1991                  | -17 206 | -14 853 | 29 709  | 1 545  | -1 791 | 816    | -1 152 | 2 932  | ..      |
| 1992                  | -15 199 | -21 131 | 38 170  | -133   | -1 441 | -343   | -1 591 | 1 668  | ..      |
| 1993                  | -19 077 | -28 442 | 53 811  | -4 650 | -311   | -1 553 | -1 403 | 1 625  | ..      |
| 1994                  | -13 541 | -31 895 | 49 066  | -3 466 | 3 664  | -2 162 | -1 515 | -151   | ..      |
| 1995 p                | -14 979 | -24 948 | 44 774  | -6 529 | 4 922  | -2 715 | -348   | -177   | ..      |

Source: *Migration, 1994-95* (3412.0).

# 1.6

## INTERSTATE MIGRATION<sup>1</sup> BY STATE/TERRITORY OF ARRIVAL AND STATE/TERRITORY OF DEPARTURE, 1986 TO 1991

| State/Territory<br>moved from | State/Territory moved to |              |              |             |             |              |             |             | Total        |
|-------------------------------|--------------------------|--------------|--------------|-------------|-------------|--------------|-------------|-------------|--------------|
|                               | NSW<br>'000              | Vic.<br>'000 | Qld<br>'000  | SA<br>'000  | WA<br>'000  | Tas.<br>'000 | NT<br>'000  | ACT<br>'000 |              |
| NSW                           | ..                       | 47.6         | 134.1        | 17.7        | 21.9        | 8.5          | 6.0         | 29.4        | 265.1        |
| Vic.                          | 53.8                     | ..           | 59.3         | 17.1        | 18.6        | 8.3          | 5.1         | 6.5         | 168.7        |
| Qld                           | 56.3                     | 27.5         | ..           | 8.3         | 11.6        | 4.6          | 6.9         | 6.7         | 121.9        |
| SA                            | 14.3                     | 17.2         | 14.3         | ..          | 7.0         | 2.2          | 6.7         | 2.5         | 64.1         |
| WA                            | 13.3                     | 12.9         | 12.6         | 6.0         | ..          | 2.5          | 4.4         | 2.3         | 54.1         |
| Tas.                          | 5.4                      | 8.3          | 6.6          | 2.1         | 3.2         | ..           | 0.7         | 1.2         | 27.4         |
| NT                            | 5.5                      | 4.1          | 10.9         | 6.6         | 5.3         | 0.7          | ..          | 1.1         | 34.3         |
| ACT                           | 23.2                     | 5.9          | 9.3          | 2.2         | 2.5         | 0.8          | 0.7         | ..          | 44.5         |
| <b>Total</b>                  | <b>171.7</b>             | <b>123.5</b> | <b>247.1</b> | <b>59.9</b> | <b>70.1</b> | <b>27.5</b>  | <b>30.5</b> | <b>49.6</b> | <b>780.0</b> |
| Net gain/loss                 | -93.3                    | -45.2        | 125.3        | -4.3        | 16.1        | 0.1          | -3.8        | 5.1         | ..           |

<sup>1</sup> At 6 August 1991, those living in a different State/Territory from that in which they had been living at 6 August 1986. Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

# 1.7

## NET GAIN/LOSS FROM INTERNAL MIGRATION<sup>1</sup>, SELECTED REGIONS 1986 TO 1991

| State/Territory/Region               | Interstate   | Intrastate     | Total          |
|--------------------------------------|--------------|----------------|----------------|
|                                      | '000         | '000           | '000           |
| NEW SOUTH WALES                      |              |                |                |
| Sydney                               | -71.3        | -67.6          | -138.9         |
| Hunter                               | -5.6         | 15.1           | 9.5            |
| Illawarra                            | -5.8         | 14.4           | 8.7            |
| South Eastern                        | 1.4          | 4.6            | 6.1            |
| Richmond-Tweed                       | 2.1          | 14.0           | 16.1           |
| Mid-North Coast                      | -1.0         | 20.3           | 19.3           |
| Northern                             | -3.9         | -0.4           | -4.3           |
| Far West-North Western               | -2.7         | -0.3           | -3.0           |
| Central West                         | -3.1         | 0.8            | -2.4           |
| Murray-Murrumbidgee                  | -3.0         | -1.0           | -4.0           |
| VICTORIA                             |              |                |                |
| Melbourne                            | -29.9        | -29.2          | -59.0          |
| Barwon-Western Districts             | -3.5         | 5.4            | 1.9            |
| Central Highlands-Wimmera            | -2.7         | 4.6            | 2.0            |
| Loddon-Campaspe-Mallee               | -2.1         | 8.0            | 6.0            |
| Goulburn-Ovens-Murray                | -2.2         | 6.3            | 4.1            |
| Gippsland                            | -4.5         | 4.8            | 0.3            |
| QUEENSLAND                           |              |                |                |
| Brisbane                             | 45.6         | -3.1           | 42.5           |
| South and East Moreton               | 30.7         | 4.7            | 35.4           |
| North and West Moreton               | 19.0         | 15.5           | 34.5           |
| Wide Bay-Burnett                     | 12.6         | 1.6            | 14.2           |
| Darling Downs-South West             | 3.4          | -6.7           | -3.3           |
| Mackay-Fitzroy-Central West          | 3.6          | -6.1           | -2.5           |
| Other                                | 9.5          | -5.8           | 3.7            |
| SOUTH AUSTRALIA                      |              |                |                |
| Adelaide                             | 0.4          | 5.1            | 5.5            |
| North and West South Australia       | -3.3         | -8.3           | -11.6          |
| South and East South Australia       | -1.2         | 3.2            | 2.0            |
| WESTERN AUSTRALIA                    |              |                |                |
| Perth                                | 12.8         | 4.6            | 17.4           |
| Lower Western Western Australia      | 1.9          | 7.6            | 9.4            |
| Other                                | 1.5          | -12.2          | -10.6          |
| TASMANIA                             |              |                |                |
| Hobart                               | -0.1         | 3.9            | 3.8            |
| Rest of Tasmania                     | 0.6          | -3.9           | -3.3           |
| NORTHERN TERRITORY                   |              |                |                |
| Darwin                               | -2.1         | 0.3            | -1.8           |
| Rest of Northern Territory           | -0.1         | -0.3           | -0.4           |
| AUSTRALIAN CAPITAL TERRITORY         |              |                |                |
| Canberra                             | 5.8          | —              | 5.8            |
| Rest of Australian Capital Territory | —            | —              | —              |
| AUSTRALIA                            |              |                |                |
| <b>Total internal movers</b>         | <b>780.0</b> | <b>5 032.1</b> | <b>5 812.1</b> |

<sup>1</sup> Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: *Population Growth and Distribution in Australia* (2822.0).

## 1.8

### INTERSTATE MIGRATION<sup>1</sup>, 1986 TO 1991, MEDIAN AGE<sup>2</sup> OF MOVERS BY SEX

|            | NSW   | Vic.  | Qld   | SA    | WA    | Tas.  | NT    | ACT   | Aust. |
|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
|            | years |
| MALES      |       |       |       |       |       |       |       |       |       |
| Arrivals   | 29.6  | 29.1  | 31.2  | 29.6  | 29.4  | 31.0  | 28.4  | 27.3  | 29.7  |
| Departures | 30.2  | 30.5  | 28.7  | 29.2  | 29.3  | 27.2  | 30.4  | 30.1  | 29.7  |
| FEMALES    |       |       |       |       |       |       |       |       |       |
| Arrivals   | 29.2  | 28.4  | 31.0  | 29.1  | 29.0  | 31.0  | 27.4  | 26.8  | 29.3  |
| Departures | 29.7  | 30.6  | 28.3  | 28.7  | 28.7  | 26.9  | 29.2  | 29.3  | 29.3  |
| PERSONS    |       |       |       |       |       |       |       |       |       |
| Arrivals   | 29.4  | 28.7  | 31.1  | 29.3  | 29.2  | 31.0  | 28.0  | 27.0  | 29.5  |
| Departures | 30.0  | 30.5  | 28.5  | 29.0  | 29.0  | 27.1  | 29.8  | 29.7  | 29.5  |

<sup>1</sup> Census counts on a usual residence basis. Excludes children aged less than five years at 6 August 1991.

<sup>2</sup> Median age is based on the age at the time of the Census (1991) not the time of relocation. Since Census data on five year interstate migration does not include children aged less than five years the median ages shown are probably two to three years higher than the median ages at the time of movement.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

## 1.9

### NET INTERSTATE MIGRATION<sup>1</sup> BY AGE, 1986 TO 1991

| Age group (years)          | NSW          | Vic.         | Qld          | SA          | WA          | Tas.       | NT          | ACT        |
|----------------------------|--------------|--------------|--------------|-------------|-------------|------------|-------------|------------|
| PERSONS ('000)             |              |              |              |             |             |            |             |            |
| 5-14                       | -20.7        | -8.0         | 24.8         | 0.3         | 3.7         | 0.9        | -1.5        | 0.6        |
| 15-24                      | -14.6        | -5.1         | 17.4         | -2.2        | 2.0         | -3.5       | 1.1         | 4.9        |
| 25-34                      | -19.2        | -5.0         | 19.4         | -1.3        | 4.3         | 0.2        | —           | 1.5        |
| 35-44                      | -18.9        | -9.2         | 26.2         | -0.4        | 3.3         | 0.9        | -1.9        | —          |
| 45-54                      | -8.5         | -6.1         | 15.6         | -0.5        | 1.0         | 0.4        | -0.8        | -1.1       |
| 55-64                      | -5.5         | -6.3         | 12.0         | -0.2        | 0.9         | 0.6        | -0.5        | -1.0       |
| 65 and over                | -6.0         | -5.5         | 9.9          | —           | 0.9         | 0.6        | -0.1        | 0.2        |
| <b>Total</b>               | <b>-93.3</b> | <b>-45.2</b> | <b>125.3</b> | <b>-4.3</b> | <b>16.1</b> | <b>0.1</b> | <b>-3.8</b> | <b>5.1</b> |
| MOBILITY RATE <sup>2</sup> |              |              |              |             |             |            |             |            |
| 5-14                       | -25          | -13          | 55           | 2           | 15          | 13         | -53         | 12         |
| 15-24                      | -17          | -7           | 37           | -10         | 8           | -51        | 38          | 94         |
| 25-34                      | -21          | -7           | 42           | -6          | 17          | 3          | —           | 32         |
| 35-44                      | -22          | -14          | 60           | -2          | 13          | 14         | -71         | —          |
| 45-54                      | -14          | -13          | 50           | -4          | 6           | 8          | -56         | -35        |
| 55-64                      | -11          | -17          | 52           | -1          | 7           | 16         | -72         | -59        |
| 65 and over                | -9           | -11          | 32           | —           | 6           | 10         | -16         | 12         |
| <b>Total</b>               | <b>-18</b>   | <b>-11</b>   | <b>47</b>    | <b>-3</b>   | <b>11</b>   | <b>—</b>   | <b>-26</b>  | <b>20</b>  |

<sup>1</sup> Excludes children aged less than five years at 6 August 1991.

<sup>2</sup> Persons per 1,000 population in the same category.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

## 1.10

### SEX RATIOS<sup>1</sup> OF INTERSTATE MOVERS<sup>2</sup> BY STATE OF ARRIVAL AND STATE OF DEPARTURE, 1986 TO 1991

| State moved from | State moved to |              |              |              |              |              |              |             |              |
|------------------|----------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|--------------|
|                  | NSW            | Vic.         | Qld          | SA           | WA           | Tas.         | NT           | ACT         | Total        |
| NSW              | ..             | 101.1        | 100.1        | 104.1        | 107.1        | 100.2        | 114.4        | 92.9        | 100.6        |
| Vic.             | 104.9          | ..           | 103.4        | 103.8        | 105.8        | 105.0        | 109.3        | 103.4       | 104.4        |
| Qld              | 105.9          | 101.1        | ..           | 109.0        | 114.7        | 105.4        | 122.5        | 107.3       | 106.7        |
| SA               | 106.9          | 97.1         | 105.5        | ..           | 108.7        | 102.0        | 105.8        | 107.1       | 103.8        |
| WA               | 115.4          | 106.7        | 114.9        | 111.2        | .            | 104.7        | 112.3        | 109.4       | 111.7        |
| Tas.             | 100.9          | 100.9        | 98.5         | 98.1         | 104.8        | ..           | 122.6        | 98.5        | 101.0        |
| NT               | 115.9          | 109.5        | 111.8        | 104.1        | 112.0        | 108.9        | ..           | 107.9       | 110.5        |
| ACT              | 101.2          | 105.0        | 103.5        | 104.0        | 109.2        | 101.3        | 108.3        | ..          | 102.8        |
| <b>Total</b>     | <b>105.9</b>   | <b>101.5</b> | <b>102.5</b> | <b>105.2</b> | <b>108.5</b> | <b>103.3</b> | <b>113.1</b> | <b>97.9</b> | <b>103.9</b> |

<sup>1</sup> Males per 100 females.

<sup>2</sup> Excludes children aged less than five years at 6 August 1991.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

## 1.11

### INTERSTATE MIGRATION<sup>1</sup>, 1986 TO 1991, PERSONS AGED 15 YEARS AND OVER BY LABOUR FORCE STATUS AND STATE OR TERRITORY

| Labour force status 1991 | NSW<br>'000  | Vic.<br>'000 | Qld<br>'000  | SA<br>'000  | WA<br>'000  | Tas.<br>'000 | NT<br>'000  | ACT<br>'000 | Total<br>'000 |
|--------------------------|--------------|--------------|--------------|-------------|-------------|--------------|-------------|-------------|---------------|
| ARRIVALS                 |              |              |              |             |             |              |             |             |               |
| Employed                 | 88.2         | 62.5         | 105.8        | 26.8        | 34.7        | 11.0         | 18.6        | 28.7        | 376.3         |
| Unemployed               | 14.6         | 11.4         | 26.0         | 6.8         | 7.1         | 3.1          | 2.4         | 2.7         | 74.2          |
| In labour force          | 102.8        | 73.9         | 131.8        | 33.6        | 41.9        | 14.2         | 20.9        | 31.4        | 450.5         |
| Not in labour force      | 40.2         | 26.9         | 67.7         | 14.7        | 14.8        | 7.8          | 4.4         | 9.8         | 186.2         |
| <b>Total<sup>2</sup></b> | <b>144.1</b> | <b>101.5</b> | <b>201.5</b> | <b>48.5</b> | <b>57.1</b> | <b>22.2</b>  | <b>25.5</b> | <b>41.3</b> | <b>641.7</b>  |
| DEPARTURES               |              |              |              |             |             |              |             |             |               |
| Employed                 | 119.7        | 78.3         | 61.2         | 33.8        | 28.0        | 14.4         | 16.7        | 24.2        | 376.3         |
| Unemployed               | 26.1         | 16.2         | 11.5         | 5.7         | 5.6         | 2.8          | 3.5         | 2.9         | 74.2          |
| In labour force          | 145.7        | 94.5         | 72.7         | 39.4        | 33.7        | 17.2         | 20.2        | 27.1        | 450.5         |
| Not in labour force      | 69.2         | 43.0         | 27.6         | 13.3        | 10.7        | 5.6          | 7.2         | 9.5         | 186.2         |
| <b>Total<sup>2</sup></b> | <b>216.8</b> | <b>138.7</b> | <b>101.0</b> | <b>53.1</b> | <b>44.7</b> | <b>23.0</b>  | <b>27.7</b> | <b>36.8</b> | <b>641.7</b>  |
| NET                      |              |              |              |             |             |              |             |             |               |
| Employed                 | -31.5        | -15.8        | 44.6         | -6.9        | 6.7         | -3.4         | 1.8         | 4.5         | ..            |
| Unemployed               | -11.4        | -4.8         | 14.5         | 1.1         | 1.5         | 0.4          | -1.1        | -0.2        | ..            |
| In labour force          | -42.9        | -20.6        | 59.2         | -5.8        | 8.2         | -3.0         | 0.7         | 4.3         | ..            |
| Not in labour force      | -29.0        | -16.2        | 40.1         | 1.4         | 4.1         | 2.2          | -2.8        | 0.3         | ..            |
| <b>Total<sup>2</sup></b> | <b>-72.6</b> | <b>-37.2</b> | <b>100.5</b> | <b>-4.6</b> | <b>12.4</b> | <b>-0.8</b>  | <b>-2.2</b> | <b>4.5</b>  | <b>..</b>     |

<sup>1</sup> Excludes children aged less than five years at 6 August 1991.

<sup>2</sup> Includes labour force status not stated.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

## 1.12

### INTERSTATE MOVERS<sup>1</sup>, 1986 TO 1991, AGED 15 YEARS AND OVER: LABOUR FORCE STATUS AND QUALIFICATIONS

| Qualification                            | Employed     | Unemployed  | In labour force | Not in labour force | Total <sup>2</sup> |
|--|--------------|-------------|-----------------|---------------------|--------------------|
| PERSONS ('000)                           |              |             |                 |                     |                    |
| Higher degree                            | 8.0          | 0.3         | 8.3             | 0.9                 | 9.2                |
| Graduate diploma                         | 6.7          | 0.4         | 7.1             | 1.2                 | 8.3                |
| Bachelor degree                          | 46.1         | 2.9         | 49.0            | 7.1                 | 56.2               |
| Undergraduate diploma                    | 23.3         | 1.8         | 25.2            | 7.1                 | 32.3               |
| Associate diploma                        | 7.4          | 0.7         | 8.1             | 1.5                 | 9.6                |
| Skilled vocational                       | 51.8         | 8.7         | 60.5            | 10.2                | 70.9               |
| Basic vocational                         | 18.6         | 3.2         | 21.8            | 6.0                 | 27.9               |
| Not recognised or inadequately described | 4.6          | 0.7         | 5.2             | 1.6                 | 6.9                |
| No qualifications                        | 185.4        | 50.3        | 235.7           | 132.1               | 370.5              |
| Not stated                               | 24.4         | 5.3         | 29.7            | 18.3                | 49.8               |
| <b>Total</b>                             | <b>376.3</b> | <b>74.2</b> | <b>450.5</b>    | <b>186.2</b>        | <b>641.7</b>       |
| MOBILITY RATE <sup>3</sup>               |              |             |                 |                     |                    |
| Higher degree                            | 90           | 143         | 91              | 77                  | 90                 |
| Graduate diploma                         | 67           | 138         | 69              | 81                  | 70                 |
| Bachelor degree                          | 85           | 123         | 86              | 77                  | 85                 |
| Undergraduate diploma                    | 68           | 127         | 70              | 63                  | 69                 |
| Associate diploma                        | 59           | 99          | 61              | 54                  | 60                 |
| Skilled vocational                       | 54           | 97          | 58              | 46                  | 56                 |
| Basic vocational                         | 65           | 116         | 69              | 69                  | 69                 |
| Not recognised or inadequately described | 70           | 106         | 73              | 57                  | 68                 |
| No qualifications                        | 51           | 87          | 55              | 41                  | 49                 |
| Not stated                               | 50           | 88          | 54              | 33                  | 44                 |
| <b>Total</b>                             | <b>56</b>    | <b>91</b>   | <b>60</b>       | <b>43</b>           | <b>54</b>          |

<sup>1</sup> Excludes children aged less than five years at 6 August 1991.

<sup>2</sup> Includes labour force status not stated.

<sup>3</sup> Interstate movers per 1,000 population in the same category.

Source: 1991 Census: Population Growth and Distribution in Australia (2822.0).

## 1.13

### PERSONS AGED 15 YEARS AND OVER: AGE BY NUMBER OF TIMES MOVED IN PREVIOUS FIVE YEARS, 1992

| Age group (years)                   | Number of moves |             |                | Persons<br>'000 |
|-------------------------------------|-----------------|-------------|----------------|-----------------|
|                                     | None<br>%       | 1-3<br>%    | 4 or more<br>% |                 |
| 15-24                               | 43.5            | 39.4        | 17.1           | 2 748.2         |
| 25-34                               | 26.2            | 53.5        | 20.3           | 2 829.5         |
| 35-44                               | 50.0            | 42.8        | 7.1            | 2 651.0         |
| 45-54                               | 64.7            | 31.7        | 3.5            | 1 964.6         |
| 55-64                               | 73.0            | 25.6        | 1.3            | 1 454.3         |
| 65 and over                         | 79.8            | 19.6        | 0.6            | 1 830.7         |
| <b>All persons aged 15 and over</b> | <b>52.4</b>     | <b>37.7</b> | <b>9.9</b>     | <b>13 478.4</b> |

Source: Survey of Families in Australia, 1992 unpublished data.

## 1.14

PERSONS AGED 15 YEARS AND OVER: MAIN REASON MOVED FROM LAST USUAL RESIDENCE BY AGE, 1992

|   | 15-24          | 25-34          | 35-44          | 45-54          | 55-64          | 65 and over    | Total           |
|---|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|
| Main reason moved residence                 | '000           | '000           | '000           | '000           | '000           | '000           | '000            |
| Not applicable                              | 1 194.9        | 741.5          | 1 326.3        | 1 271.7        | 1 062.0        | 1 460.6        | 7 056.9         |
| Got married                                 | 82.0           | 151.6          | 28.7           | * 6.1          | * 3.3          | * 2.9          | 274.7           |
| Began living with de-facto marriage partner | 66.0           | 69.6           | 23.6           | 13.5           | * 3.2          | ..             | 176.0           |
| Separated from registered marriage partner  | * 5.9          | 45.1           | 48.5           | 33.8           | 10.0           | * 6.5          | 149.7           |
| Separated from de-facto marriage partner    | 13.1           | 17.9           | * 7.5          | * 4.6          | ..             | **0.6          | 43.7            |
| Family conflict                             | 47.5           | 11.7           | * 7.9          | * 5.8          | * 3.8          | * 4.1          | 80.7            |
| To be independent                           | 117.0          | 90.2           | 20.4           | 9.6            | * 6.7          | * 8.4          | 252.4           |
| To be with or near family                   | 467.9          | 169.3          | 121.0          | 62.9           | 64.8           | 105.2          | 991.1           |
| Employment reasons                          | 123.4          | 224.6          | 173.5          | 88.2           | 32.5           | * 5.0          | 647.2           |
| Education reasons                           | 96.0           | 16.4           | 12.1           | * 4.6          | **1.1          | ..             | 130.2           |
| To lower housing costs                      | 103.7          | 143.1          | 84.8           | 50.7           | 28.8           | 26.0           | 437.1           |
| To move to a better area                    | 74.9           | 180.8          | 160.8          | 97.3           | 60.0           | 47.6           | 621.5           |
| Dwelling structure unsatisfactory           | 101.8          | 210.5          | 180.9          | 92.8           | 58.2           | 63.3           | 707.6           |
| Landlord request                            | 52.6           | 88.9           | 49.5           | 27.6           | 14.6           | 13.9           | 247.1           |
| Became home buyer/home owner                | 79.0           | 482.3          | 262.6          | 108.8          | 28.9           | 16.8           | 978.3           |
| Other                                       | 122.5          | 185.9          | 143.0          | 86.6           | 76.5           | 69.9           | 684.4           |
| <b>Total</b>                                | <b>2 748.2</b> | <b>2 829.5</b> | <b>2 651.0</b> | <b>1 964.6</b> | <b>1 454.3</b> | <b>1 830.7</b> | <b>13 478.4</b> |

Source: Survey of Families in Australia, 1992 unpublished data.

## 1.15

PERSONS AGED 15 YEARS AND OVER: MAIN REASON MOVED FROM LAST USUAL RESIDENCE BY TENURE TYPE, 1992

|   | Owner          | Purchaser      | Renter         | Boarder        | Rent /board free | Other        | Total           |
|---|----------------|----------------|----------------|----------------|------------------|--------------|-----------------|
| Main reason moved from last usual residence | '000           | '000           | '000           | '000           | '000             | '000         | '000            |
| Not applicable                              | 3 509.5        | 1 490.0        | 434.3          | 544.9          | 1 014.3          | 63.9         | 7 056.9         |
| Got married                                 | 55.2           | 132.7          | 62.0           | * 2.6          | 15.2             | * 7.0        | 274.7           |
| Began living with de-facto marriage partner | 18.2           | 48.7           | 100.7          | * 2.6          | * 4.8            | **1.0        | 176.0           |
| Separated from registered marriage partner  | 23.0           | 25.9           | 72.8           | 17.2           | * 7.8            | * 3.0        | 149.7           |
| Separated from de-facto marriage partner    | **1.5          | * 1.8          | 25.8           | 11.6           | * 3.0            | ..           | 43.7            |
| Family conflict                             | * 4.7          | * 2.5          | 38.8           | 19.2           | 13.7             | * 1.9        | 80.7            |
| To be independent                           | 14.1           | 16.0           | 193.9          | 17.7           | 9.2              | **1.5        | 252.4           |
| To be with or near family                   | 151.0          | 102.0          | 170.2          | 190.7          | 364.2            | 13.0         | 991.1           |
| Employment reasons                          | 68.8           | 128.3          | 344.9          | 44.6           | 51.8             | * 8.8        | 647.2           |
| Education reasons                           | * 7.2          | * 5.7          | 60.3           | 32.1           | 22.1             | * 2.8        | 130.2           |
| To lower housing costs                      | 46.4           | 30.6           | 280.4          | 44.9           | 26.9             | * 8.0        | 437.1           |
| To move to a better area                    | 165.9          | 195.6          | 207.0          | 20.7           | 29.3             | * 3.0        | 621.5           |
| Dwelling structure unsatisfactory           | 151.8          | 191.8          | 302.3          | 23.4           | 35.5             | * 2.8        | 707.6           |
| Landlord request                            | * 6.2          | 9.6            | 196.3          | 21.4           | 11.5             | * 2.2        | 247.1           |
| Became home buyer/home owner                | 146.7          | 823.8          | * 7.0          | ..             | **0.9            | ..           | 978.3           |
| Other                                       | 156.8          | 101.0          | 314.8          | 50.0           | 53.7             | * 8.1        | 684.4           |
| <b>Total</b>                                | <b>4 526.8</b> | <b>3 306.0</b> | <b>2 811.2</b> | <b>1 043.6</b> | <b>1 663.9</b>   | <b>126.9</b> | <b>13 478.4</b> |

Source: Survey of Families in Australia, 1992, unpublished data.

## CHAPTER 2

### CHANGES IN TENURE

Tenure describes the nature of the legal right of persons to occupy dwellings. It affects the degree of security and stability which individuals experience in their occupation of housing. Patterns of tenure vary with population age structure and differences in housing affordability. This chapter describes changes in tenure patterns in Australia in the post-war period.

Different forms of tenure confer different rights of benefit and obligation. Ownership, for example, provides almost inviolable rights of occupation and a great deal of freedom in the use of housing. Rental tenure provides somewhat weaker rights of occupation and utilisation. The majority of public and private rental tenants, however, have relative security and stability in their occupation of accommodation. In contrast, many tenants in boarding houses, caravan parks and other less regulated forms of rental accommodation have considerably less security of tenure.

#### ECONOMIC IMPLICATIONS

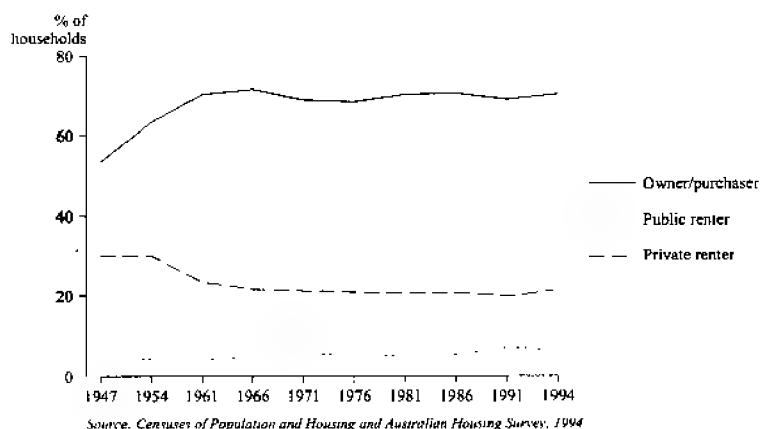
Different tenures also confer varying degrees of economic benefit. For example, while the initial cost of entry into home ownership may be higher than entry into the rental market (particularly in the early stages of purchase), the costs of ownership tend to decrease with time. In contrast, rental costs tend to remain relatively static, or may increase over time. However, while rent maybe regarded as 'dead money', renters have more flexibility to invest their savings in investments other than a home and may end up financially better off than owners.

The accumulated equity in housing provides a number of significant benefits to home owners. Taxation (including capital gains and death duty) laws provide favourable treatment to the family home. In addition, the equity can provide collateral for loans for purposes such as cars, holidays and other investment. It also provides an additional degree of security against unemployment or other events such as retirement.

#### HISTORY OF HOUSING AND TENURE

Australia has a high rate of home ownership, with 70% of households living in their own home in 1994. This has been achieved largely as a result of government policy which has encouraged ownership, both directly and indirectly, over a long period of time.

### 2.1 HOME OWNERSHIP



Before the second World War, home ownership was promoted as a major policy initiative to solve the problems of housing shortages, homelessness and substandard rental accommodation. This was continued in the post-war era. One of the most significant initiatives was the provision of war service loans to over 100,000 returned service personnel. This provided a major impetus to the home construction activity over the following 10 years, and to the increase in the stock of dwellings.

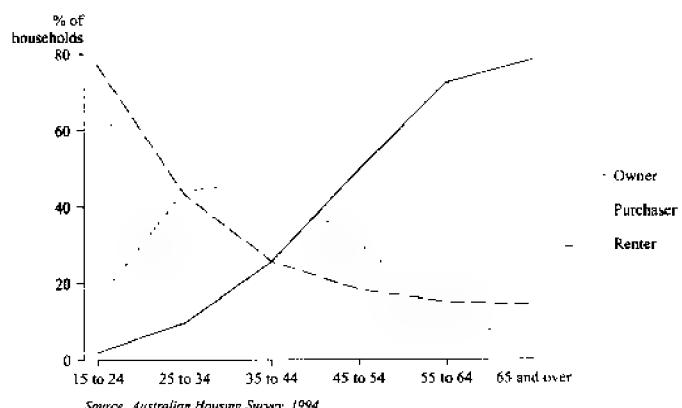
Other government policies which promoted home ownership in the 1960s and 1970s include various measures to assist first home purchasers and government regulations in the financial sector which affected housing finance.

A major change in government policy in the 1980s which impacted on housing purchase, and thus on tenure trends, was the deregulation of the financial market and floating of the Australian dollar.<sup>1</sup> The supply of mortgage finance was considerably increased and mortgage interest rates, previously heavily regulated, rose rapidly in the latter part of the 1980s. Bank interest rates for housing finance peaked in late 1989 at approximately 17%. Home purchasers experienced a number of adverse effects, and mortgage defaults increased markedly. It is also likely that potential buyers delayed or cancelled their entry into the home purchase market. The significance of financial deregulation on tenure trends may not be fully known for some time yet.

#### OWNERSHIP

Home ownership (that is, those who either own their home outright or are purchasing their home) has increased markedly over the last 50 years. As measured in the population census, home ownership increased from 53% in 1947 to 71% in 1966, and has been around that level since then. The most recent housing survey showed the rate was 70% in 1994.

## 2.2 HOME OWNERSHIP BY AGE 1994



#### OUTRIGHT OWNERS

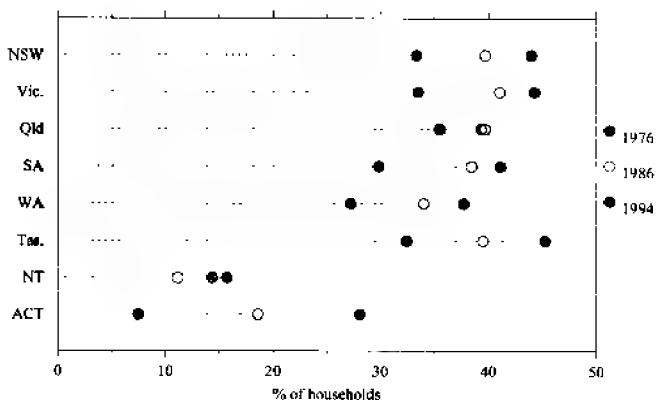
The proportion of households who owned their home increased nationally from 32% in 1976 to 42% in 1994. Most of this change is the result of home purchasers paying off their mortgages (and is reflected in the decreased proportion of households which are still paying off their home). It also reflects the changing composition of Australia's households, with an increase in the number of households with persons over 45 years.

Outright owners are generally older than purchasers and renters, reflecting the time taken to repay a housing loan. Many are in the later stages of the life cycle and have children who have left home. In 1994, the median age of reference persons in outright owner households was 59 years. Of people who owned their home outright 81% were aged 45 and over.

<sup>1</sup> Deregulation of the Australian financial system is described in *Year Book Australia*, 1988 (1301.0), p. 805.

All States except the Northern Territory experienced growth in the rate of outright home ownership. The increase in the rate in the Australian Capital Territory was more than twice the national average (21 percentage points compared to 10), while in Queensland outright ownership increased by four percentage points.

## 2.3 OUTRIGHT OWNERS BY STATE OR TERRITORY

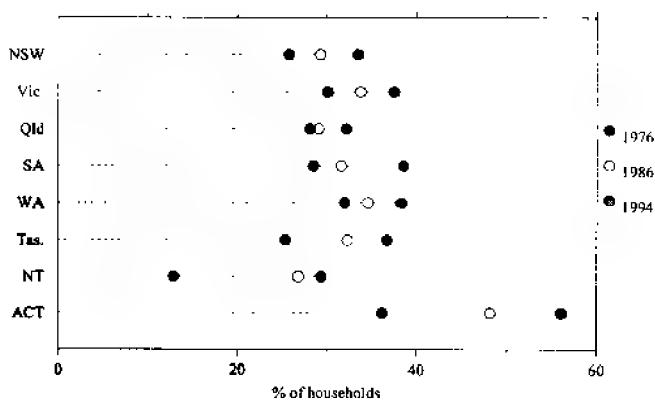


*Source: Censuses of Population and Housing and Australian Housing Survey, 1994.*

### PURCHASERS

The proportion of households who were still paying off their home decreased from 36% in 1976 to 28% in 1994. This is mainly the result of home purchasers who have paid off their mortgages (as reflected in the increased proportion of households who own their home outright) and because there were fewer new purchasers to compensate for this.

## 2.4 PURCHASERS BY STATE OR TERRITORY



*Source: Censuses of Population and Housing and Australian Housing Survey, 1994.*

The proportion of purchasers in Tasmania and South Australia decreased more than in other States, with Tasmania falling from 37% in 1976 to 25% in 1994 and South Australia from 39% to 29%. Queensland, on the other hand, declined by four percentage points, three percentage points less than the national average.

While each State and Territory has a different experience, the examples of South Australia and Queensland illustrate the interaction between housing tenure and population change.

South Australia experienced relatively low population growth, increasing by 15% between 1976 and 1994 (compared with 27% growth nationally). This affected the number of potential home purchasers. At the same time the median age in South Australia increased by six years from 29 to 35 and, as

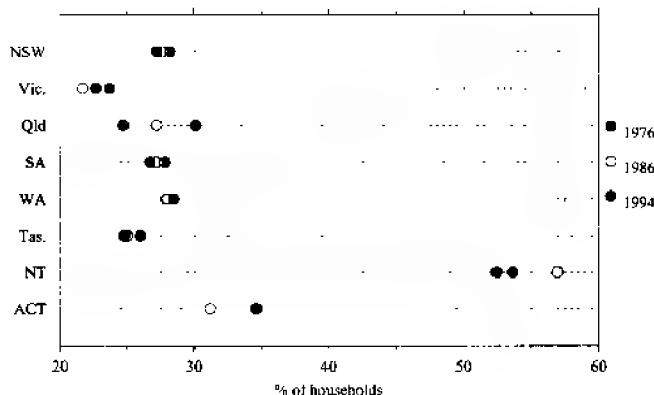
increasing age is linked to outright home ownership, there was a shift away from purchasing (down by 10 percentage points) to outright ownership (up by 11). A similar situation occurred in Tasmania.

Queensland, by contrast, had a significant population growth of 53% between 1976 and 1994, largely as a result of interstate migration, and this represents a significant increase in the number of potential home purchasers. The median age increased, but by a slightly smaller amount than South Australia (28 to 33 years). There was a shift away from purchasing (down by four percentage points) to outright ownership (up by four). The large interstate migration to Queensland moderated the magnitude of the change in proportions of owners and purchasers. This was not so for renters, however, with a rise of five percentage points in Queensland compared to two percentage points growth nationally.

#### RENTERS

The proportion of households who were renters in Australia increased slightly over the period, from 26% in 1976 to 28% in 1994. There was a significant increase in the proportion of households who were renting among the 25-34 years age group (36% in 1976 to 43% in 1994).

### 2.5 PROPORTION OF RENTERS BY STATE OR TERRITORY



Source: Censuses of Population and Housing and Australian Housing Survey, 1994

This trend may be partly attributable to trends towards later marriages which can delay household formation and result in later purchases. Also, as shown in the following chapter, affordability of home purchase declined in the latter half of the 1980s. Between March 1987 and March 1989, house prices increased at twice the rate of the Consumer Price Index which is likely to have resulted in some households delaying home purchase.

### 2.6 PROPORTION WHO RENT BY AGE GROUP

| Age group (years) | 1976 %      | 1986 %      | 1994 %      |
|-------------------|-------------|-------------|-------------|
| 15-24             | 69.5        | 64.7        | 77.1        |
| 25-34             | 35.7        | 36.4        | 43.3        |
| 35-44             | 22.3        | 22.6        | 25.8        |
| 45-54             | 18.3        | 17.7        | 18.4        |
| 55-64             | 16.2        | 14.9        | 15.1        |
| 65 or over        | 15.6        | 15.5        | 14.4        |
| <b>Total</b>      | <b>25.9</b> | <b>26.2</b> | <b>27.6</b> |

Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

## 2.7

### TENURE BY STATE/TERRITORY

| Tenure            | 1976 <sup>1</sup> | 1981 <sup>1</sup> | 1986         | 1991         | 1994         |
|-------------------|-------------------|-------------------|--------------|--------------|--------------|
|                   | %                 | %                 | %            | %            | %            |
| NEW SOUTH WALES   |                   |                   |              |              |              |
| Owner/purchaser   | 67.2              | 69.2              | 69.0         | 68.1         | 69.8         |
| Owner             | 33.3              | 35.1              | 39.7         | 42.6         | 44.0         |
| Purchaser         | 33.5              | 32.3              | 29.3         | 25.6         | 25.8         |
| Renter            | 27.2              | 26.7              | 27.6         | 27.3         | 28.2         |
| Public            | 5.0               | 5.2               | 5.6          | 7.1          | 7.0          |
| Private and other | 22.3              | 21.5              | 22.0         | 20.3         | 21.2         |
| Rent free/other   | 5.6               | 4.1               | 3.4          | 4.5          | 2.0          |
| <b>Total</b>      | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| VICTORIA          |                   |                   |              |              |              |
| Owner/purchaser   | 71.5              | 73.4              | 74.9         | 72.3         | 74.3         |
| Owner             | 33.5              | 35.4              | 41.1         | 42.3         | 44.3         |
| Purchaser         | 37.5              | 35.8              | 33.8         | 30.0         | 30.1         |
| Renter            | 22.7              | 22.4              | 21.7         | 23.2         | 23.7         |
| Public            | 3.4               | 3.0               | 3.5          | 4.9          | 3.7          |
| Private and other | 19.4              | 19.4              | 18.2         | 18.4         | 20.0         |
| Rent free/other   | 5.7               | 4.2               | 3.4          | 4.4          | 2.0          |
| <b>Total</b>      | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| QUEENSLAND        |                   |                   |              |              |              |
| Owner/purchaser   | 68.3              | 69.4              | 68.8         | 66.9         | 67.4         |
| Owner             | 35.5              | 37.0              | 39.7         | 41.5         | 39.3         |
| Purchaser         | 32.3              | 30.3              | 29.1         | 25.4         | 28.1         |
| Renter            | 24.7              | 25.5              | 27.2         | 28.3         | 30.1         |
| Public            | 2.9               | 2.6               | 2.9          | 5.3          | 4.1          |
| Private and other | 21.8              | 22.8              | 24.3         | 23.1         | 26.0         |
| Rent free/other   | 7.0               | 5.1               | 3.9          | 4.8          | 2.5          |
| <b>Total</b>      | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| SOUTH AUSTRALIA   |                   |                   |              |              |              |
| Owner/purchaser   | 68.6              | 70.6              | 70.0         | 68.5         | 69.6         |
| Owner             | 29.8              | 33.0              | 38.4         | 40.3         | 41.1         |
| Purchaser         | 38.5              | 36.1              | 31.6         | 28.2         | 28.5         |
| Renter            | 26.7              | 26.0              | 27.2         | 27.7         | 27.8         |
| Public            | 9.4               | 9.8               | 11.2         | 12.6         | 11.2         |
| Private and other | 17.3              | 16.2              | 16.0         | 15.2         | 16.6         |
| Rent free/other   | 4.7               | 3.5               | 2.8          | 3.7          | 2.6          |
| <b>Total</b>      | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| WESTERN AUSTRALIA |                   |                   |              |              |              |
| Owner/purchaser   | 65.8              | 67.2              | 68.6         | 67.9         | 69.7         |
| Owner             | 27.2              | 28.4              | 34.0         | 37.3         | 37.7         |
| Purchaser         | 38.3              | 37.2              | 34.6         | 30.6         | 32.0         |
| Renter            | 28.5              | 28.8              | 28.0         | 27.9         | 27.9         |
| Public            | 7.1               | 6.3               | 6.2          | 7.8          | 6.3          |
| Private and other | 21.4              | 22.5              | 21.8         | 20.1         | 21.6         |
| Rent free/other   | 5.6               | 4.0               | 3.4          | 4.2          | 2.4          |
| <b>Total</b>      | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |

... continued

## 2.7

### TENURE BY STATE/TERRITORY — continued

| Tenure                       | 1976 <sup>1</sup> | 1981 <sup>1</sup> | 1986         | 1991         | 1994         |
|------------------------------|-------------------|-------------------|--------------|--------------|--------------|
| TASMANIA                     |                   |                   |              |              |              |
| Owner/purchaser              | 69.6              | 70.2              | 71.9         | 70.4         | 70.6         |
| Owner                        | 32.4              | 33.8              | 39.5         | 42.2         | 45.2         |
| Purchaser                    | 36.7              | 34.0              | 32.3         | 28.1         | 25.4         |
| Renter                       | 24.8              | 25.6              | 25.0         | 25.2         | 26.0         |
| Public                       | 5.3               | 7.2               | 8.3          | 9.3          | 7.3          |
| Private and other            | 19.5              | 18.4              | 16.7         | 15.9         | 18.7         |
| Rent free/other              | 5.7               | 4.2               | 3.2          | 4.4          | 3.4          |
| <b>Total</b>                 | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| NORTHERN TERRITORY           |                   |                   |              |              |              |
| Owner/purchaser              | 29.5              | 34.2              | 37.9         | 36.7         | 43.7         |
| Owner                        | 15.7              | 11.7              | 11.1         | 12.0         | 14.3         |
| Purchaser                    | 12.9              | 21.4              | 26.8         | 24.7         | 29.4         |
| Renter                       | 53.7              | 56.8              | 57.0         | 54.1         | 52.6         |
| Public                       | 14.5              | 22.0              | 20.3         | 26.3         | 21.4         |
| Private and other            | 39.2              | 34.7              | 36.7         | 27.7         | 31.2         |
| Rent free/other              | 16.9              | 9.0               | 5.1          | 9.2          | 3.8          |
| <b>Total</b>                 | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| AUSTRALIAN CAPITAL TERRITORY |                   |                   |              |              |              |
| Owner/purchaser              | 63.7              | 68.3              | 66.7         | 64.3         | 64.4         |
| Owner                        | 7.4               | 12.6              | 18.6         | 25.1         | 28.1         |
| Purchaser                    | 56.1              | 54.8              | 48.2         | 39.1         | 36.3         |
| Renter                       | 34.7              | 30.2              | 31.2         | 33.0         | 34.6         |
| Public                       | 18.1              | 13.3              | 12.1         | 13.2         | 12.8         |
| Private and other            | 16.6              | 17.0              | 19.1         | 19.8         | 21.8         |
| Rent free/other              | 1.6               | 1.5               | 2.1          | 2.7          | 1.0          |
| <b>Total</b>                 | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |
| AUSTRALIA                    |                   |                   |              |              |              |
| Owner/purchaser              | 68.4              | 70.1              | 70.4         | 68.8         | 70.1         |
| Owner                        | 32.3              | 34.2              | 38.9         | 41.1         | 41.8         |
| Purchaser                    | 35.6              | 34.0              | 31.5         | 27.7         | 28.3         |
| Renter                       | 25.9              | 25.7              | 26.2         | 26.8         | 27.6         |
| Public                       | 5.1               | 5.0               | 5.5          | 7.1          | 6.2          |
| Private and other            | 20.8              | 20.6              | 20.7         | 19.7         | 21.4         |
| Rent free/other              | 5.8               | 4.2               | 3.4          | 4.5          | 2.2          |
| <b>Total</b>                 | <b>100.0</b>      | <b>100.0</b>      | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> |

<sup>1</sup> 'Owner/purchaser' includes a small number of 'owner/purchaser undefined'.

Note: Proportions are calculated excluding 'Not stated' from the total.

Source: Censuses of Population and Housing and Australian Housing Survey, 1994.

## CHAPTER 3

### THE COST OF HOMES

The majority of Australia's housing stock is privately owned. Home ownership remains the aim of most Australians, and over 70% of households in 1994 lived in dwellings which they own or are purchasing. In addition, the major part of the residential rental stock is also owned privately.

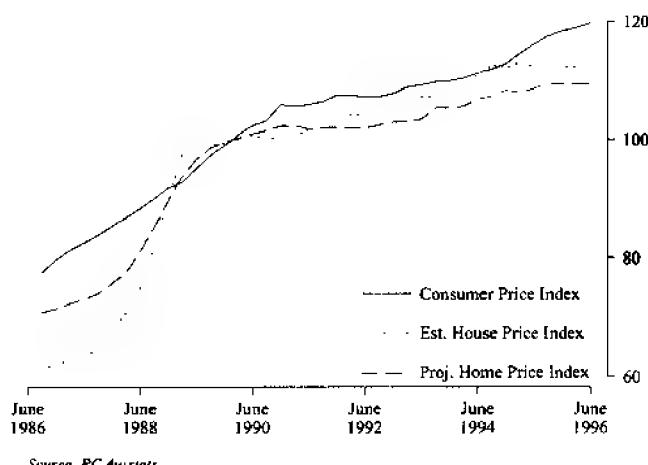
For most Australians the purchase of a home for owner-occupation, or the decision to invest in residential rental property, is one of the largest purchases made during their lifetime. The purchase of a dwelling, unlike most other purchases, generally involves a commitment to make large, ongoing payments over many years. The impact of purchasing a home on household finances may influence tenure type by affecting the decision on when and where to become a home purchaser, or to become a rental tenant. It affects personal decisions such as the timing of household formation, marriage or childbearing. House prices vary across geographic regions such as capital cities and other urban areas, and this may affect internal migration as households move to other areas to obtain affordable housing.

The affordability and accessibility of housing are closely determined by the interaction between house prices, interest rates and income. The house price represents a major cost to the purchaser. The cost of becoming a purchaser determines accessibility. The ongoing housing costs, including mortgage interest payments, determine affordability. Of course the two are related. Accessibility is related to the borrowing capacity of households. For example, the larger the purchase price, the larger the mortgage required (for a given deposit size). The larger the size of mortgage (which in conjunction with the interest rate determines ongoing housing costs) generally implies a decrease in accessibility and in affordability.

#### HOUSE PRICES

The cost of constructing new houses, together with the cost of land, plays a large part in determining the price of a new home. However, many home buyers purchase an established dwelling. The price of established homes, while influenced by the price of new homes, generally is affected by many other factors, especially the demand for housing in a particular locality. Demand, in turn, is affected by the location and its access to services and facilities, the style and quality of the housing stock and the general housing demand, population growth and availability and cost of housing finance.

### 3.1 HOUSING PRICE INDEXES



Between 1986 and 1989, house prices increased more rapidly than the Consumer Price Index (CPI). Since then prices have moved more in line with the CPI, although more recently they are diverging again. This divergence from the CPI in 1986 to 1989 and recently, reflects the volatility of the housing market. The nature of the housing market has historically worked on boom/bust cycles. The last boom was between 1987 and 1989 when house prices increased by almost 50%.

The increase in prices in 1987 reflects the increase in demand for real estate. There are a number of reasons for this. There was pent-up demand following a period of relatively high prices in 1985. The children of the 'baby boomers' were starting to form households in their own right. There was an increase in demand for real estate following the 1987 stock market correction.

## **3.2 NET OVERSEAS MIGRATION**

| Reference period | Net overseas migration<br>'000 | Reference period | Net overseas migration<br>'000 | Reference period | Net overseas migration<br>'000 |
|------------------|--------------------------------|------------------|--------------------------------|------------------|--------------------------------|
|                  |                                |                  |                                |                  |                                |
| 1980-81          | 119.2                          | 1985-86          | 100.4                          | 1990-91          | 86.4                           |
| 1981-82          | 128.1                          | 1986-87          | 125.7                          | 1991-92          | 69.0                           |
| 1982-83          | 73.3                           | 1987-88          | 149.3                          | 1992-93          | 30.5                           |
| 1983-84          | 49.1                           | 1988-89          | 157.4                          | 1993-94          | 46.8                           |
| 1984-85          | 73.7                           | 1989-90          | 124.6                          | 1994-95          | 80.1                           |

Source: PC Ausstats.

However, overseas migration was also a substantial contributor. Net gain from migration has an immediate effect on housing demand because a considerable proportion of migrants are adults. Australia experienced high levels of net overseas migration through the last half of the 1980s. Net migration for the five years ending June 1990 was 657,300, 48% higher than the previous five years. It declined again in the following five years to 312,800.

In addition, this demand was unfettered by restrictions in the home lending market. In April 1986, the Government lifted the control on housing loan interest rates. Prior to this date, housing loan interest rates were capped at 13.5%. This change resulted in an unlimited supply of finance for home lending with affordability being the only constraint facing borrowers.

## **3.3 HOUSING FINANCE INTEREST RATES**

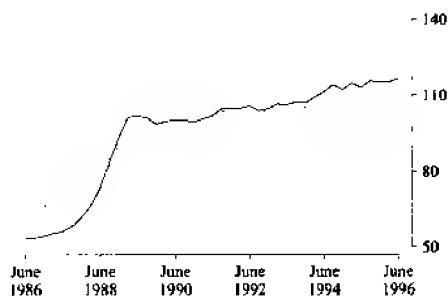
| Month | 1985 | 1986 | 1987 | 1988 | 1989 | 1990 | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 |
|-------|------|------|------|------|------|------|------|------|------|------|------|------|
| Month | %    | %    | %    | %    | %    | %    | %    | %    | %    | %    | %    | %    |
| Mar   | 11.5 | 13.5 | 15.5 | 13.5 | 16.0 | 17.0 | 14.5 | 11.0 | 10.0 | 8.8  | 10.5 | 10.5 |
| Jun   | 12.0 | 15.5 | 15.5 | 13.5 | 17.0 | 16.5 | 13.0 | 10.5 | 9.5  | 8.8  | 10.5 | 9.8  |
| Sep   | 13.0 | 15.5 | 15.0 | 14.5 | 17.0 | 16.3 | 13.0 | 10.0 | 8.8  | 9.5  | 10.5 |      |
| Dec   | 13.5 | 15.5 | 14.0 | 15.0 | 17.0 | 15.0 | 12.0 | 10.0 | 8.8  | 10.5 | 10.5 |      |

Source: Reserve Bank Bulletin.

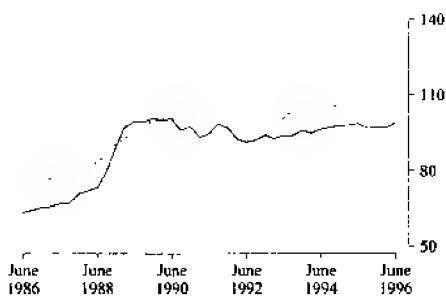
## 3.4

### ESTABLISHED HOUSE AND PROJECT HOME PRICE INDEXES

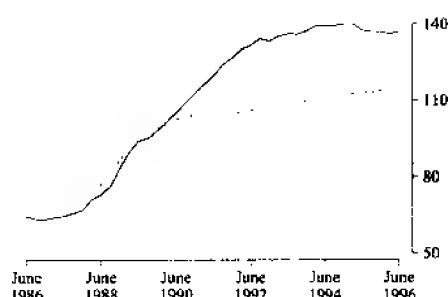
Sydney



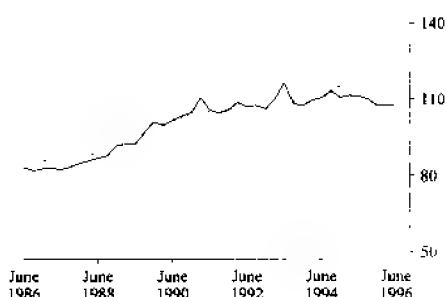
Melbourne



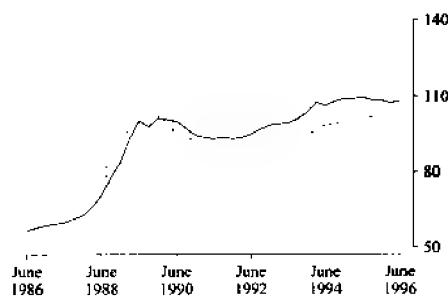
Brisbane



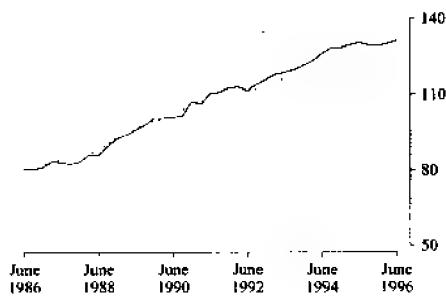
Adelaide



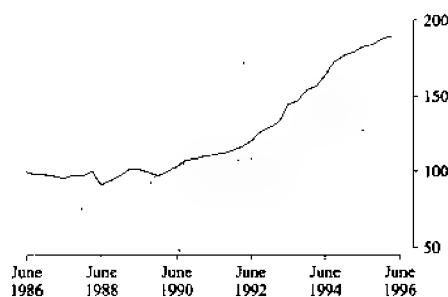
Perth



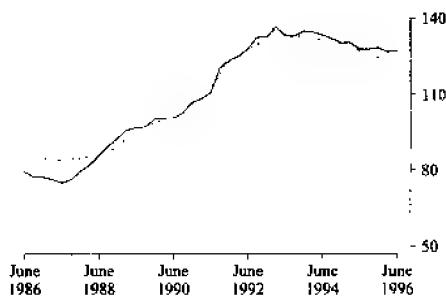
Hobart



Darwin



Canberra



— Established house price index  
Project home price index

Source: House Price Indexes (6416.0). Base of each Index 1989-90 = 100.0.

The slowdown in house prices since 1989 accompanied the decrease in demand which resulted from the moderating influences of high interest rates and high prices of homes. Other factors include the decline in overseas migration and the lower economic growth in the 1990s.

#### ESTABLISHED AND PROJECT HOME PRICES

Almost three out of four home buyers purchase an established home. The price of established houses in Australia, as measured by the ABS Established House Price Index, rose by almost 85% between June 1986 and June 1996. This price index includes the value of the land as well as the house, so some of this increase relates to location not just the dwelling.

The main alternative to purchasing an established home is purchase of a project home. Project homes appeal to a considerable number of buyers because of their (relatively) low price and the ease with which an off-the-shelf design can be purchased. Project homes are also more affordable because the land is relatively cheap. In many cases, project home builders are able to provide the purchaser with more home for their dollar than purchase of an existing dwelling. In the 10 years since 1986, the average size of new dwellings has increased by over 10%. Project homes tend to be on the outskirts of cities with fewer facilities and higher transport costs resulting in lower land prices.

Between 1986 and 1996, the price of a project home increased by 57%. This index relates solely to the cost of the house. In general, project home prices have been less volatile than established house prices and have moved in line with changes in the prices of materials and labour.

The change in house prices over time and between cities is important in measuring changes in affordability. The graphs opposite show that, while price increases have occurred in all States and Territories, the timing and magnitude of these increases varied. This variation reflects changing demand brought about by population migration, changing patterns in household formation and its influence on tenure.

For example, established house prices in Brisbane did not show the dramatic increase evident in Sydney, Melbourne and Perth in 1988 and 1989. Brisbane house prices increased steeply over a longer period of time, from late 1987 until late 1992. This longer period of price increase coincides with increased interstate migration to Queensland during that period. From 1990, project home prices increased at a slower rate in Brisbane, reflecting reduced demand and the high level of competition in that market. House prices were lower in Brisbane than Sydney or Melbourne in 1986 and, even though Brisbane prices increased substantially and for a longer period and the margin has been reduced, prices in Brisbane are still lower than prices in the two larger cities (see table 3.7).

By contrast, house prices in Canberra have fallen since 1993, as a result of reduced economic activity which in turn has affected population growth and hence the demand for housing.

## 3.5

### ESTABLISHED HOUSE PRICE INDEXES BY CAPITAL CITIES

| Quarter   | Sydney | Melbourne | Brisbane | Adelaide | Perth | Hobart | Darwin | Canberra | Weighted average of eight capital cities |
|-----------|--------|-----------|----------|----------|-------|--------|--------|----------|--|
| 1986      |        |           |          |          |       |        |        |          |  |
| June      | 53.5   | 63.4      | 64.6     | 83.3     | 56.7  | 80.5   | 100.0  | 79.5     | 61.3                                     |
| September | 53.8   | 64.4      | 63.4     | 82.1     | 57.9  | 80.3   | 98.4   | 77.4     | 61.5                                     |
| December  | 54.4   | 65.4      | 63.3     | 82.8     | 58.9  | 81.1   | 98.1   | 77.5     | 62.2                                     |
| 1987      |        |           |          |          |       |        |        |          |  |
| March     | 55.6   | 65.8      | 64.0     | 83.2     | 59.5  | 83.5   | 97.3   | 76.4     | 62.9                                     |
| June      | 56.4   | 66.9      | 64.7     | 82.3     | 60.1  | 83.0   | 95.6   | 75.2     | 63.6                                     |
| September | 58.4   | 67.1      | 65.7     | 83.5     | 61.4  | 82.3   | 97.8   | 76.3     | 64.7                                     |
| December  | 62.1   | 70.7      | 67.1     | 84.8     | 62.8  | 83.4   | 97.4   | 79.8     | 67.8                                     |
| 1988      |        |           |          |          |       |        |        |          |  |
| March     | 66.5   | 71.8      | 71.3     | 85.9     | 65.9  | 86.0   | 100.6  | 82.2     | 70.8                                     |
| June      | 73.5   | 73.3      | 73.2     | 87.0     | 70.8  | 86.0   | 91.1   | 86.1     | 74.6                                     |
| September | 83.9   | 79.8      | 76.7     | 87.9     | 78.1  | 89.6   | 94.3   | 89.6     | 81.9                                     |
| December  | 93.4   | 89.1      | 83.8     | 92.1     | 84.0  | 92.7   | 97.7   | 92.8     | 90.1                                     |
| 1989      |        |           |          |          |       |        |        |          |  |
| March     | 101.5  | 97.2      | 89.9     | 92.5     | 93.7  | 94.3   | 101.7  | 96.1     | 97.4                                     |
| June      | 101.8  | 99.5      | 94.2     | 92.7     | 100.2 | 96.0   | 101.5  | 97.1     | 99.3                                     |
| September | 101.3  | 99.2      | 95.4     | 97.1     | 97.9  | 97.8   | 99.6   | 97.5     | 99.3                                     |
| December  | 98.8   | 100.5     | 98.1     | 101.1    | 101.3 | 100.5  | 97.3   | 100.5    | 99.6                                     |
| 1990      |        |           |          |          |       |        |        |          |  |
| March     | 99.8   | 99.8      | 101.3    | 99.7     | 100.8 | 100.6  | 99.9   | 100.9    | 100.1                                    |
| June      | 100.1  | 100.4     | 105.1    | 101.9    | 99.9  | 101.0  | 103.3  | 101.0    | 101.0                                    |
| September | 100.1  | 96.0      | 109.0    | 103.4    | 97.2  | 101.3  | 107.7  | 102.6    | 100.1                                    |
| December  | 99.4   | 97.4      | 112.6    | 104.8    | 94.8  | 107.2  | 108.2  | 107.1    | 100.7                                    |
| 1991      |        |           |          |          |       |        |        |          |  |
| March     | 100.6  | 93.0      | 116.1    | 110.7    | 93.9  | 106.2  | 110.1  | 108.6    | 100.6                                    |
| June      | 101.9  | 94.4      | 119.5    | 105.9    | 93.3  | 110.4  | 111.0  | 110.9    | 101.8                                    |
| September | 104.5  | 98.7      | 124.0    | 104.5    | 94.0  | 110.9  | 111.8  | 120.4    | 104.9                                    |
| December  | 104.7  | 96.9      | 126.8    | 105.8    | 93.3  | 112.5  | 113.9  | 123.7    | 104.9                                    |
| 1992      |        |           |          |          |       |        |        |          |  |
| March     | 104.8  | 92.5      | 130.2    | 108.7    | 93.8  | 112.9  | 116.3  | 125.3    | 104.2                                    |
| June      | 105.8  | 91.1      | 131.6    | 107.1    | 95.1  | 111.5  | 120.2  | 128.2    | 104.5                                    |
| September | 103.7  | 91.9      | 134.4    | 107.6    | 96.9  | 114.0  | 126.5  | 132.9    | 104.6                                    |
| December  | 104.6  | 94.1      | 133.5    | 106.2    | 98.4  | 115.9  | 129.3  | 133.1    | 105.6                                    |
| 1993      |        |           |          |          |       |        |        |          |  |
| March     | 106.6  | 92.7      | 135.4    | 110.3    | 99.1  | 117.9  | 133.6  | 136.8    | 106.6                                    |
| June      | 106.3  | 93.8      | 136.2    | 116.4    | 99.3  | 118.7  | 144.9  | 133.8    | 107.3                                    |
| September | 107.4  | 93.9      | 136.0    | 108.2    | 101.0 | 119.7  | 146.9  | 133.4    | 107.4                                    |
| December  | 107.1  | 95.9      | 137.5    | 107.6    | 103.7 | 121.4  | 154.5  | 135.3    | 108.4                                    |
| 1994      |        |           |          |          |       |        |        |          |  |
| March     | 109.3  | 94.8      | 139.3    | 109.8    | 107.7 | 123.0  | 156.7  | 134.9    | 109.6                                    |
| June      | 111.4  | 96.3      | 139.3    | 110.6    | 108.4 | 126.0  | 164.5  | 133.8    | 110.9                                    |
| September | 114.3  | 97.2      | 139.3    | 113.3    | 108.0 | 128.2  | 173.0  | 132.3    | 112.6                                    |
| December  | 112.4  | 97.9      | 140.0    | 110.8    | 109.1 | 128.2  | 177.1  | 130.5    | 112.1                                    |
| 1995      |        |           |          |          |       |        |        |          |  |
| March     | 114.9  | 98.0      | 140.2    | 111.6    | 109.1 | 129.4  | 179.1  | 130.8    | 113.2                                    |
| June      | 113.2  | 98.6      | 137.7    | 111.2    | 109.7 | 130.1  | 183.0  | 128.1    | 112.4                                    |
| September | 115.8  | 96.9      | 137.0    | 110.0    | 108.6 | 129.2  | 184.2  | 128.0    | 112.6                                    |
| December  | 115.2  | 97.3      | 137.0    | 107.5    | 108.3 | 129.1  | 187.9  | 128.6    | 112.4                                    |
| 1996      |        |           |          |          |       |        |        |          |  |
| March     | 115.4  | 97.1      | 136.2    | 107.7    | 107.5 | 129.8  | 190.0  | 127.0    | 112.2                                    |
| June      | 116.7  | 99.1      | 137.1    | 107.9    | 108.2 | 131.2  | 190.0  | 127.4    | 113.6                                    |

Source: House Price Indexes (6416.0). Base of each index 1989-90 = 100.0.

## 3.6

### PROJECT HOME PRICE INDEXES BY CAPITAL CITIES

| Index     | Sydney | Melbourne | Brisbane | Adelaide | Perth | Hobart | Darwin | Canberra | Weighted<br>average of eight<br>capital cities |
|-----------|--------|-----------|----------|----------|-------|--------|--------|----------|--|
| 1986      |        |           |          |          |       |        |        |          |  |
| June      | 63.7   | 74.1      | 65.3     | 86.5     | 67.8  | 81.7   | 70.6   | 83.1     | 69.6   |
| September | 65.5   | 75.2      | 65.5     | 86.9     | 69.9  | 81.4   | 72.6   | 83.8     | 70.8   |
| December  | 66.4   | 76.1      | 65.9     | 86.2     | 70.2  | 82.3   | 73.2   | 84.6     | 71.4   |
| 1987      |        |           |          |          |       |        |        |          |  |
| March     | 67.6   | 76.8      | 67.0     | 85.6     | 71.3  | 83.4   | 73.7   | 84.3     | 72.3   |
| June      | 68.6   | 77.5      | 67.8     | 85.9     | 72.4  | 84.4   | 75.7   | 84.4     | 73.1   |
| September | 69.4   | 78.8      | 68.3     | 86.5     | 73.3  | 85.3   | 75.7   | 84.6     | 74.0   |
| December  | 71.4   | 79.9      | 70.8     | 87.2     | 74.8  | 85.8   | 76.1   | 84.8     | 75.6   |
| 1988      |        |           |          |          |       |        |        |          |  |
| March     | 74.0   | 81.1      | 73.5     | 87.7     | 76.9  | 86.6   | 78.1   | 85.4     | 77.6   |
| June      | 78.8   | 83.5      | 77.0     | 90.0     | 81.0  | 88.2   | 78.7   | 86.3     | 81.0   |
| September | 85.7   | 86.0      | 81.5     | 95.6     | 83.2  | 90.5   | 79.0   | 87.4     | 85.3   |
| December  | 89.7   | 90.4      | 86.5     | 94.4     | 90.7  | 93.4   | 83.8   | 89.7     | 89.7   |
| 1989      |        |           |          |          |       |        |        |          |  |
| March     | 94.1   | 92.7      | 92.2     | 96.2     | 97.9  | 93.6   | 86.1   | 92.8     | 93.9   |
| June      | 96.0   | 94.9      | 96.1     | 98.3     | 103.4 | 96.5   | 88.5   | 96.6     | 96.8   |
| September | 98.6   | 97.5      | 97.8     | 98.3     | 103.2 | 98.0   | 89.8   | 97.7     | 98.7   |
| December  | 99.0   | 99.8      | 99.2     | 99.7     | 102.1 | 99.4   | 99.8   | 98.9     | 99.8   |
| 1990      |        |           |          |          |       |        |        |          |  |
| March     | 100.5  | 100.4     | 100.5    | 100.3    | 99.8  | 100.3  | 105.2  | 100.7    | 100.4  |
| June      | 101.8  | 102.0     | 102.5    | 101.6    | 94.8  | 102.4  | 105.3  | 102.8    | 101.1  |
| September | 102.0  | 103.2     | 103.4    | 103.0    | 93.4  | 103.7  | 105.3  | 108.5    | 101.7  |
| December  | 103.1  | 103.6     | 104.4    | 104.5    | 92.7  | 106.2  | 105.3  | 109.5    | 102.4  |
| 1991      |        |           |          |          |       |        |        |          |  |
| March     | 103.3  | 103.9     | 104.7    | 105.3    | 91.3  | 107.5  | 105.3  | 111.5    | 102.5  |
| June      | 103.3  | 102.2     | 104.7    | 105.0    | 90.3  | 108.1  | 105.3  | 112.9    | 101.9  |
| September | 103.7  | 102.1     | 104.8    | 105.6    | 90.6  | 108.8  | 107.4  | 118.1    | 102.2  |
| December  | 103.0  | 102.3     | 105.0    | 105.9    | 89.9  | 109.3  | 107.4  | 123.4    | 102.1  |
| 1992      |        |           |          |          |       |        |        |          |  |
| March     | 103.1  | 101.8     | 105.2    | 105.6    | 90.6  | 110.5  | 107.4  | 125.2    | 102.1  |
| June      | 102.8  | 100.9     | 105.6    | 104.6    | 91.2  | 111.8  | 108.9  | 128.1    | 102.0  |
| September | 103.1  | 100.2     | 108.1    | 105.4    | 91.7  | 112.2  | 109.8  | 130.1    | 102.5  |
| December  | 103.7  | 100.4     | 108.6    | 105.1    | 92.7  | 112.9  | 111.8  | 131.6    | 103.0  |
| 1993      |        |           |          |          |       |        |        |          |  |
| March     | 103.4  | 100.6     | 109.0    | 105.0    | 93.1  | 115.0  | 111.8  | 132.5    | 103.1  |
| June      | 104.1  | 100.4     | 109.4    | 106.0    | 93.8  | 116.3  | 112.0  | 132.8    | 103.5  |
| September | 105.5  | 103.8     | 110.0    | 109.6    | 94.5  | 116.8  | 113.8  | 133.5    | 105.4  |
| December  | 105.2  | 103.7     | 109.5    | 110.9    | 95.2  | 116.9  | 117.6  | 133.0    | 105.3  |
| 1994      |        |           |          |          |       |        |        |          |  |
| March     | 105.9  | 103.1     | 110.0    | 112.6    | 96.2  | 117.8  | 121.3  | 132.3    | 105.7  |
| June      | 106.6  | 105.0     | 110.8    | 112.3    | 98.8  | 119.4  | 121.5  | 131.9    | 106.9  |
| September | 107.1  | 105.0     | 111.8    | 114.3    | 99.0  | 120.1  | 123.7  | 130.9    | 107.4  |
| December  | 108.5  | 105.8     | 112.4    | 115.0    | 99.6  | 120.5  | 124.7  | 129.9    | 108.3  |
| 1995      |        |           |          |          |       |        |        |          |  |
| March     | 107.1  | 105.9     | 112.8    | 114.4    | 100.4 | 121.6  | 125.1  | 128.8    | 108.0  |
| June      | 108.7  | 106.4     | 112.9    | 114.6    | 100.8 | 123.1  | 127.3  | 127.2    | 108.7  |
| September | 110.2  | 107.3     | 113.4    | 113.2    | 102.2 | 123.5  | 129.8  | 126.4    | 109.6  |
| December  | 109.9  | 107.1     | 113.8    | 112.7    | 101.6 | 123.5  | 129.7  | 124.6    | 109.4  |
| 1996      |        |           |          |          |       |        |        |          |  |
| March     | 110.3  | 107.2     | 113.8    | 113.1    | 101.3 | 123.3  | 130.0  | 123.8    | 109.5  |
| June      | 110.4  | 107.4     | 113.9    | 112.1    | 101.4 | 123.3  | 130.4  | 123.9    | 109.6  |

Source: House Price Indexes (6416.0). Base of each index 1989-90 = 100.0.

## 3.7

### MEDIAN HOUSE PRICES<sup>1</sup>

| Year | Sydney | Melbourne | Brisbane | Adelaide | Perth  | Hobart | Canberra | Darwin |
|------|--------|-----------|----------|----------|--------|--------|----------|--------|
|      | \$'000 | \$'000    | \$'000   | \$'000   | \$'000 | \$'000 | \$'000   | \$'000 |
| 1985 | 89.7   | 74.6      | 60.2     | 73.9     | 50.5   | n.a.   | 87.0     | n.a.   |
| 1986 | 98.0   | 82.9      | 61.3     | 77.1     | 53.9   | n.a.   | 92.3     | n.a.   |
| 1987 | 109.8  | 86.4      | 60.1     | 76.7     | 58.6   | n.a.   | 91.1     | n.a.   |
| 1988 | 142.0  | 102.2     | 65.9     | 77.6     | 65.8   | 69.5   | 93.0     | n.a.   |
| 1989 | 206.1  | 126.0     | 86.4     | 88.8     | 97.8   | 77.9   | 111.2    | n.a.   |
| 1990 | 183.9  | 138.2     | 103.4    | 100.9    | 98.8   | 84.8   | 116.8    | n.a.   |
| 1991 | 174.8  | 138.4     | 108.3    | 107.4    | 95.5   | 88.9   | 125.9    | n.a.   |
| 1992 | 180.0  | 136.4     | 119.0    | 109.5    | 96.0   | 91.5   | 147.5    | n.a.   |
| 1993 | 183.3  | 141.5     | 122.6    | 114.0    | 104.7  | 99.6   | 158.3    | n.a.   |
| 1994 | 195.5  | 143.1     | 127.7    | 112.1    | 119.1  | 107.5  | 160.5    | 157.0  |
| 1995 | 197.0  | 146.3     | 132.8    | 109.5    | 126.1  | 110.8  | 158.3    | 166.1  |
| 1996 | 200.2  | 146.1     | 133.3    | 108.8    | 127.7  | 108.0  | 155.8    | 164.4  |

<sup>1</sup> Annual moving median prices

Source: Market Facts, Real Estate Institute of Australia.

## APPENDIX — LIST OF TABLES

|                           | Page  |    |
|---------------------------|---|----|
| POPULATION AND HOUSEHOLDS | <b>1</b> Australian population, 1851 to 1995  | 27 |
|                           | <b>2</b> Population increase by immigration and natural increase, 1971–72 to 1994–95          | 28 |
|                           | <b>3</b> Persons by age group as a percentage of the total population, 1901 to 1995           | 28 |
|                           | <b>4</b> Percentage urban-rural distribution at censuses, 1921 to 1991, by State or Territory | 29 |
|                           | <b>5</b> Population of major urban centres and selected regional growth centres, 1981 to 1995 | 30 |
|                           | <b>6</b> Trends of population and dwelling counts, by State or Territory, 1947 to 1991        | 31 |
|                           | <b>7</b> Number of households by household size, 1976 to 1991                                 | 32 |
|                           | <b>8</b> Change in number of households by household size, 1976 to 1991                       | 32 |
|                           | <b>9</b> Households by household type, Australia and selected countries                       | 33 |
|                           | <b>10</b> Families by family type, 1986 and 1991  | 33 |
|                           | <b>11</b> Households: tenure type by dwelling type, 1994                                      | 34 |
|                           | <b>12</b> Households: selected characteristics by tenure type, 1994                           | 35 |
| DWELLING CHARACTERISTICS  | <b>13</b> Private dwellings by region, 1981 to 1991   | 36 |
|                           | <b>14</b> Dwellings: number of rooms by dwelling structure, 1994                              | 37 |
|                           | <b>15</b> Dwellings: main material of outer walls of dwelling by State or Territory, 1994     | 38 |
|                           | <b>16</b> Dwellings: main material of roof of dwelling by State or Territory, 1994            | 38 |
|                           | <b>17</b> Dwellings: whether dwelling has roof insulation by State or Territory, 1994         | 38 |
|                           | <b>18</b> Dwellings: main type of wall insulation by main material of outer walls, 1994       | 39 |
|                           | <b>19</b> Dwellings: type of insulation by State or Territory, 1994                           | 39 |
|                           | <b>20</b> Dwellings: main type of roof insulation by main material of roof, 1994              | 39 |

|   | Page |
|---|------|
| <b>21</b> Dwellings: main source of fuel used to heat dwelling by State or Territory, 1994  | 40   |
| <b>22</b> Proportion of dwellings with an appliance or facility, 1980 to 1994   | 40   |
| <b>23</b> Households: average weekly household expenditure on electricity by tenure type by dwelling structure, 1993–94                                     | 40   |
| <b>24</b> Households: average weekly household expenditure on gas by dwelling structure by tenure type, 1993–94   | 41   |
| <b>25</b> Households: average weekly household expenditure on fuel and power by dwelling structure by tenure type, 1993–94                                  | 41   |
| <b>26</b> Households: average weekly household expenditure on repairs and maintenance by dwelling structure by tenure type, 1993–94                         | 41   |
| <br>HOUSING — FINANCIAL ASPECTS   |      |
| <b>27</b> Comparison of average weekly household expenditure for broad expenditure groups between the 1984, 1988–89 and 1993–94 surveys                     | 42   |
| <b>28</b> Current housing costs per week by capital cities, 1974–75 to 1993–94  | 42   |
| <b>29</b> Current housing costs as a percentage of average weekly household income by capital cities, 1974–75 to 1993–94                                    | 43   |
| <b>30</b> Average weekly household expenditure on current housing costs as a percentage of gross household income by household type by tenure type, 1993–94 | 43   |
| <b>31</b> Housing finance for owner occupation, 1983–84 to 1995–96  | 44   |
| <b>32</b> Housing finance for owner occupation: number of dwelling units and value of commitments to individuals by type of lender, 1990–91 to 1995–96      | 45   |
| <br>THE 'HOUSING INDUSTRY'  |      |
| <b>33</b> Number of dwelling units approved, commenced and completed, for new residential building, 1991 to 1996  | 47   |
| <b>34</b> Value of dwelling units approved, commenced and work completed, 1991 to 1996  | 48   |

## 1

## AUSTRALIAN POPULATION, 1851 TO 1995

| Year              | Population at end of period <sup>1</sup><br>'000 | <i>Average annual rate of growth</i> |                                 |                     |
|-------------------|--|--------------------------------------|---------------------------------|---------------------|
|                   |  | Natural increase<br>%                | Net migration <sup>2</sup><br>% | Total increase<br>% |
| 1851-60           | 1 145.6  | ..                                   | ..                              | ..                  |
| 1861-70           | 1 647.8  | 2.47                                 | 1.23                            | 3.70                |
| 1871-80           | 2 231.5  | 2.07                                 | 1.01                            | 3.08                |
| 1881-90           | 3 151.4  | 2.05                                 | 1.46                            | 3.51                |
| 1891-1900         | 3 765.3  | 1.73                                 | 0.07                            | 1.80                |
| 1901-10           | 4 425.1  | 1.53                                 | 0.10                            | 1.63                |
| 1911-20           | 5 411.3  | 1.60                                 | 0.43                            | 2.03                |
| 1921-30           | 6 500.8  | 1.32                                 | 0.53                            | 1.85                |
| 1931-40           | 7 077.6  | 0.79                                 | 0.06                            | 0.85                |
| 1941-50           | 8 307.5  | 1.14                                 | 0.47                            | 1.62                |
| 1951-60           | 10 391.9   | 1.44                                 | 0.93                            | 2.26                |
| 1961-70           | 12 663.5   | 1.23                                 | 0.81                            | 2.00                |
| 1971-80           | 14 807.4   | 0.98                                 | 0.48                            | 1.58                |
| 1984 <sup>3</sup> | 15 579.4   | 0.84                                 | 0.32                            | 1.21                |
| 1987 <sup>3</sup> | 16 263.3   | 0.79                                 | 0.74                            | 1.53                |
| 1988 <sup>3</sup> | 16 532.2   | 0.77                                 | 0.92                            | 1.65                |
| 1989 <sup>3</sup> | 16 814.4   | 0.79                                 | 0.95                            | 1.71                |
| 1990 <sup>3</sup> | 17 065.1   | 0.79                                 | 0.74                            | 1.49                |
| 1991 <sup>3</sup> | 17 284.0   | 0.83                                 | 0.51                            | 1.28                |
| 1992 <sup>3</sup> | 17 489.1   | 0.79                                 | 0.40                            | 1.19                |
| 1993 <sup>3</sup> | 17 656.4   | 0.78                                 | 0.17                            | 0.96                |
| 1994 <sup>3</sup> | 17 838.4   | 0.75                                 | 0.26                            | 1.03                |
| 1995 <sup>3</sup> | 18 049.0   | 0.73                                 | 0.45                            | 1.18                |

<sup>1</sup> Excludes full-blood Aborigines before 1961.<sup>2</sup> Prior to 30 June 1971 net migration includes discrepancies disclosed by various censuses. Other changes made at this time include estimation of resident population, inclusion of residents temporarily overseas and estimation of census underenumeration.<sup>3</sup> Year ended 30 June.

Source: Australian Demographic Statistics (3101.0).

## 2

## POPULATION INCREASE BY IMMIGRATION AND NATURAL INCREASE, 1971–72 TO 1994–95

| Year    | Total increase <sup>1</sup> | Natural increase | Proportion of total | Net overseas migration | Proportion of total |
|---------|-----------------------------|------------------|---------------------|------------------------|---------------------|
|         |                             |                  |                     | no.                    |                     |
| Year    | Total increase <sup>1</sup> | Natural increase | Proportion of total | Net overseas migration | Proportion of total |
| Year    | no.                         | no.              | %                   | no.                    | %                   |
| 1971–72 | 237 441                     | 161 769          | 68.1                | 75 672                 | 31.9                |
| 1972–73 | 201 074                     | 144 512          | 71.9                | 56 562                 | 28.1                |
| 1973–74 | 216 405                     | 133 479          | 61.7                | 82 926                 | 38.3                |
| 1974–75 | 169 968                     | 125 293          | 73.7                | 44 675                 | 26.3                |
| 1975–76 | 141 764                     | 120 525          | 85.0                | 21 239                 | 15.0                |
| 1976–77 | 173 361                     | 115 464          | 66.6                | 57 897                 | 33.4                |
| 1977–78 | 181 015                     | 118 300          | 65.4                | 62 715                 | 34.6                |
| 1978–79 | 170 192                     | 115 055          | 67.6                | 55 137                 | 32.4                |
| 1979–80 | 192 951                     | 117 010          | 60.6                | 75 941                 | 39.4                |
| 1980–81 | 240 666                     | 121 491          | 50.5                | 119 175                | 49.5                |
| 1981–82 | 254 203                     | 126 086          | 49.6                | 128 117                | 50.4                |
| 1982–83 | 202 141                     | 128 846          | 63.7                | 73 295                 | 36.3                |
| 1983–84 | 178 755                     | 129 657          | 72.5                | 49 098                 | 27.5                |
| 1984–85 | 201 325                     | 127 617          | 63.4                | 73 708                 | 36.6                |
| 1985–86 | 223 405                     | 123 046          | 55.1                | 100 359                | 44.9                |
| 1986–87 | 252 388                     | 126 658          | 50.2                | 125 730                | 49.8                |
| 1987–88 | 275 078                     | 125 737          | 45.7                | 149 341                | 54.3                |
| 1988–89 | 288 824                     | 131 388          | 45.5                | 157 436                | 54.5                |
| 1989–90 | 257 056                     | 132 409          | 51.5                | 124 647                | 48.5                |
| 1990–91 | 228 018                     | 141 586          | 62.1                | 86 432                 | 37.9                |
| 1991–92 | 205 036                     | 136 040          | 66.3                | 68 996                 | 33.7                |
| 1992–93 | 167 355                     | 136 897          | 81.8                | 30 458                 | 18.2                |
| 1993–94 | 180 037                     | 133 275          | 74.0                | 46 762                 | 26.0                |
| 1994–95 | 210 615                     | 130 490          | 62.0                | 80 125                 | 38.0                |

<sup>1</sup> Total increase is the summation of immigration and natural increase.

Source: Australian Demographic Statistics (3101.0).

## 3

## PERSONS BY AGE GROUP AS A PERCENTAGE OF THE TOTAL POPULATION, 1901 TO 1995

| Age group               | Census year  |              |              |              |              |              |              |              |              |              |              |              |              |              |              |       |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------|
|                         | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            | %            |       |
| 0–9                     | 23.7         | 22.0         | 22.0         | 18.1         | 18.0         | 20.8         | 20.6         | 20.0         | 19.2         | 18.0         | 16.2         | 15.0         | 15.0         | 14.6         | 14.5         | 14.4  |
| 10–19                   | 21.6         | 19.8         | 18.2         | 18.7         | 14.8         | 14.3         | 17.4         | 18.5         | 18.3         | 18.2         | 17.5         | 16.7         | 15.2         | 14.7         | 14.5         | 14.3  |
| 20–29                   | 17.8         | 18.9         | 16.9         | 16.9         | 16.0         | 14.5         | 12.9         | 13.9         | 15.9         | 16.6         | 16.7         | 16.5         | 15.9         | 16.1         | 15.9         | 15.8  |
| 30–39                   | 15.0         | 14.1         | 15.4         | 14.4         | 15.3         | 15.1         | 14.3         | 12.6         | 12.1         | 13.0         | 14.9         | 15.8         | 15.9         | 16.0         | 16.0         | 15.9  |
| 40–49                   | 10.0         | 11.5         | 11.3         | 13.0         | 12.6         | 13.1         | 12.7         | 12.6         | 12.3         | 11.1         | 10.6         | 11.6         | 13.4         | 13.7         | 14.0         | 14.2  |
| 50–59                   | 5.7          | 7.3          | 8.7          | 9.0          | 10.8         | 9.7          | 9.8          | 10.2         | 9.9          | 10.1         | 10.2         | 9.3          | 9.1          | 9.2          | 9.3          | 9.6   |
| 60–69                   | 4.0          | 3.9          | 5.0          | 6.2          | 7.5          | 7.6          | 7.0          | 6.9          | 7.0          | 7.4          | 7.7          | 8.1          | 8.1          | 8.0          | 7.9          | 7.8   |
| 70 +                    | 2.2          | 2.5          | 2.5          | 3.7          | 5.0          | 4.9          | 5.3          | 5.3          | 5.3          | 5.6          | 6.2          | 7.0          | 7.4          | 7.6          | 7.8          | 7.9   |
| <b>Total</b>            | <b>100.0</b> |       |
| Population<br>(million) | 3.78         | 4.46         | 5.44         | 6.63         | 7.58         | 8.99         | 10.51        | 11.60        | 12.76        | 13.55        | 14.58        | 15.6         | 16.85        | 17.49        | 17.66        | 17.84 |

Note: Figures prior to 1971 do not include full-blood Aborigines. Non-census data, year ended 30 June, from Australian Demographic Statistics (3101.0).

Source: Census of the Commonwealth of Australia, 4 April 1921 Vol. 1, Detailed Tables (1901–21). Census of the Commonwealth of Australia, 30 June 1933, Vol. 1, Detailed Tables (1933). Census of the Commonwealth of Australia, 1976, Population and Dwellings Summary Tables. Census 1986 — Summary Characteristics of Persons and Dwellings Australia (2487.0). 1991 Census — Basic Community Profiles (2722.0).

## 4

PERCENTAGE URBAN-RURAL DISTRIBUTION AT CENSUSES 1921 TO 1991, BY STATE OR TERRITORY<sup>1</sup>

| Census year        | NSW  | Vic. | Qld  | SA   | WA   | Tas. | NT   | ACT  | Aust. |
|--------------------|------|------|------|------|------|------|------|------|-------|
|                    | %    | %    | %    | %    | %    | %    | %    | %    | %     |
| URBAN <sup>2</sup> |      |      |      |      |      |      |      |      |       |
| 1921               | 67.8 | 62.3 | 52.1 | 60.0 | 59.3 | 50.5 | 36.2 | —    | 62.1  |
| 1933               | 69.2 | 65.4 | 52.7 | 62.7 | 57.5 | 51.5 | 32.3 | 81.9 | 63.8  |
| 1947               | 71.9 | 71.0 | 59.7 | 69.4 | 64.6 | 58.9 | 23.4 | 89.7 | 68.7  |
| 1954               | 82.6 | 81.3 | 73.0 | 74.5 | 71.0 | 65.9 | 65.9 | 93.3 | 78.7  |
| 1961               | 85.1 | 84.8 | 75.9 | 78.8 | 73.2 | 70.4 | 39.6 | 96.0 | 81.7  |
| 1966               | 86.4 | 85.5 | 76.4 | 82.4 | 75.7 | 70.3 | 53.4 | 96.1 | 82.9  |
| 1971               | 88.6 | 87.7 | 79.4 | 84.6 | 81.5 | 74.2 | 64.1 | 97.8 | 85.6  |
| 1976               | 88.7 | 87.9 | 80.2 | 84.9 | 83.5 | 74.9 | 66.4 | 98.4 | 86.0  |
| 1981               | 88.2 | 87.8 | 79.1 | 84.9 | 84.6 | 75.1 | 74.2 | 99.0 | 85.7  |
| 1986               | 87.9 | 87.4 | 78.9 | 84.6 | 84.7 | 74.5 | 71.7 | 99.1 | 85.4  |
| 1991               | 87.7 | 87.0 | 79.9 | 85.1 | 85.7 | 72.3 | 67.6 | 98.6 | 85.3  |
| RURAL <sup>2</sup> |      |      |      |      |      |      |      |      |       |
| 1921               | 31.6 | 37.3 | 47.5 | 39.4 | 39.1 | 49.2 | 62.1 | 99.7 | 37.4  |
| 1933               | 30.6 | 34.5 | 46.9 | 37.0 | 41.8 | 48.2 | 66.2 | 18.1 | 35.9  |
| 1947               | 27.9 | 28.9 | 40.1 | 30.3 | 34.9 | 40.9 | 75.4 | 10.4 | 31.1  |
| 1954               | 17.2 | 18.4 | 26.8 | 25.2 | 28.7 | 33.9 | 32.7 | 6.7  | 21.0  |
| 1961               | 14.6 | 15.0 | 24.0 | 20.8 | 26.4 | 29.4 | 59.9 | 4.0  | 18.1  |
| 1966               | 13.4 | 14.4 | 23.5 | 17.5 | 23.9 | 29.6 | 46.1 | 3.9  | 16.9  |
| 1971               | 11.3 | 12.2 | 20.4 | 15.3 | 18.2 | 25.7 | 35.4 | 2.2  | 14.3  |
| 1976               | 11.1 | 12.1 | 19.7 | 15.0 | 16.3 | 24.9 | 33.0 | 1.6  | 13.9  |
| 1981               | 11.8 | 12.1 | 20.8 | 15.1 | 15.3 | 24.8 | 25.3 | 1.0  | 14.2  |
| 1986               | 12.0 | 12.5 | 21.0 | 15.3 | 15.0 | 25.4 | 27.7 | 0.9  | 14.5  |
| 1991               | 12.3 | 13.0 | 20.0 | 14.8 | 14.2 | 27.6 | 31.6 | 1.4  | 14.6  |

<sup>1</sup> Census counts by place of enumeration, except 1991 where counts on a usual residence basis have been used. Excludes some Aborigines prior to 1971.

<sup>2</sup> Urban and rural proportions do not add up to 100% as the proportion of migratory population is not included.

Source: *Year Book Australia*, 1996 (1301.0).

## 5

POPULATION OF MAJOR URBAN CENTRES<sup>1</sup> AND SELECTED REGIONAL GROWTH CENTRES, 1981 TO 1995

| Location         | 1981<br>'000 | 1986<br>'000 | 1991<br>'000 | 1995p<br>'000 |
|------------------|--------------|--------------|--------------|---------------|
| Sydney           | 3 279.5      | 3 471.6      | 3 672.9      | 3 772.7       |
| Melbourne        | 2 834.7      | 2 966.9      | 3 155.7      | 3 218.1       |
| Brisbane         | 1 096.2      | 1 217.3      | 1 358.0      | 1 489.1       |
| Adelaide         | 953.7        | 1 003.5      | 1 057.2      | 1 081.0       |
| Perth            | 922.0        | 1 050.1      | 1 188.8      | 1 262.6       |
| Newcastle        | 403.6        | 417.0        | 444.9        | 466.0         |
| Canberra         | 226.4        | 257.9        | 288.2        | 303.7         |
| Wollongong       | 231.4        | 233.0        | 244.9        | 253.6         |
| Gold Coast/Tweed | 162.8        | 215.6        | 279.4        | 326.9         |
| Hobart           | 171.1        | 182.1        | 191.0        | 194.7         |
| Geelong          | 142.0        | 146.4        | 151.9        | 152.6         |
| Sunshine Coast   | 65.3         | 87.3         | 119.3        | 150.2         |
| Townsville       | 96.3         | 105.0        | 114.1        | 124.9         |
| Darwin           | 56.4         | 75.4         | 76.7         | 79.1          |
| Toowoomba        | 73.0         | 79.1         | 84.6         | 90.6          |
| Launceston       | 86.8         | 91.1         | 96.1         | 98.2          |
| Ballarat         | 73.8         | 74.3         | 76.0         | 76.4          |
| Albury-Wodonga   | 74.1         | 80.5         | 87.7         | 91.9          |
| Cairns           | 58.3         | 74.2         | 86.3         | 100.9         |
| Rockhampton      | 55.6         | 60.3         | 63.6         | 67.8          |
| Bendigo          | 60.4         | 65.1         | 70.1         | 72.4          |
| Mackay           | 45.9         | 49.8         | 53.2         | 58.6          |

<sup>1</sup> Centres with a population of 100 000 or more.

Source: Australian Demographic Statistics (3101.0).

## 6

## TRENDS OF POPULATION AND DWELLING COUNTS BY STATE OR TERRITORY, 1947 TO 1991

|                              | 1947  | 1954  | 1961   | 1966   | 1971   | 1976   | 1981   | 1986   | Census year<br>1991 |
|------------------------------|-------|-------|--------|--------|--------|--------|--------|--------|---------------------|
| NEW SOUTH WALES              |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 2 985 | 3 424 | 3 917  | 4 238  | 4 601  | 4 777  | 5 126  | 5 402  | 5 732               |
| Dwellings ('000)             | 764   | 956   | 1 134  | 1 291  | 1 489  | 1 652  | 1 823  | 2 014  | 2 180               |
| Persons per dwelling         | 3.9   | 3.6   | 3.5    | 3.3    | 3.1    | 2.9    | 2.8    | 2.7    | 2.6                 |
| VICTORIA                     |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 2 055 | 2 452 | 2 930  | 3 220  | 3 502  | 3 647  | 3 832  | 4 019  | 4 244               |
| Dwellings ('000)             | 539   | 688   | 838    | 954    | 1 104  | 1 246  | 1 368  | 1 504  | 1 640               |
| Persons per dwelling         | 3.8   | 3.6   | 3.5    | 3.4    | 3.2    | 2.3    | 2.8    | 2.7    | 2.6                 |
| QUEENSLAND                   |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 1 106 | 1 318 | 1 519  | 1 674  | 1 827  | 2 037  | 2 295  | 2 587  | 2 978               |
| Dwellings ('000)             | 282   | 361   | 432    | 492    | 568    | 665    | 787    | 960    | 1 117               |
| Persons per dwelling         | 3.9   | 3.7   | 3.5    | 3.4    | 3.2    | 3.1    | 2.9    | 2.7    | 2.7                 |
| SOUTH AUSTRALIA              |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 646   | 797   | 969    | 1 095  | 1 174  | 1 245  | 1 285  | 1 346  | 1 401               |
| Dwellings ('000)             | 172   | 224   | 279    | 328    | 375    | 432    | 476    | 566    | 569                 |
| Persons per dwelling         | 3.8   | 3.6   | 3.5    | 3.3    | 3.1    | 2.9    | 2.7    | 2.4    | 2.5                 |
| WESTERN AUSTRALIA            |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 502   | 640   | 737    | 848    | 1 030  | 1 145  | 1 274  | 1 407  | 1 587               |
| Dwellings ('000)             | 127   | 169   | 208    | 244    | 315    | 373    | 448    | 523    | 608                 |
| Persons per dwelling         | 3.9   | 3.8   | 3.5    | 3.5    | 3.3    | 3.1    | 2.8    | 2.7    | 2.6                 |
| TASMANIA                     |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 257   | 309   | 350    | 371    | 390    | 403    | 419    | 436    | 453                 |
| Dwellings ('000)             | 65    | 84    | 100    | 110    | 124    | 138    | 154    | 170    | 185                 |
| Persons per dwelling         | 4.0   | 3.7   | 3.5    | 3.4    | 3.2    | 2.9    | 2.7    | 2.6    | 2.5                 |
| NORTHERN TERRITORY           |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 11    | 16    | 27     | 57     | 86     | 97     | 123    | 155    | 176                 |
| Dwellings ('000)             | 3     | 3     | 6      | 9      | 19     | 26     | 32     | 47     | 54                  |
| Persons per dwelling         | 4.0   | 4.7   | 4.8    | 6.3    | 4.6    | 3.8    | 3.9    | 3.3    | 3.3                 |
| AUSTRALIAN CAPITAL TERRITORY |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 17    | 30    | 59     | 96     | 144    | 198    | 222    | 249    | 280                 |
| Dwellings ('000)             | 4     | 7     | 15     | 25     | 40     | 61     | 73     | 85     | 98                  |
| Persons per dwelling         | 4.6   | 4.1   | 4.0    | 3.8    | 3.6    | 3.2    | 3.0    | 2.9    | 2.8                 |
| AUSTRALIA                    |       |       |        |        |        |        |        |        |                     |
| Persons ('000)               | 7 579 | 8 987 | 10 508 | 11 599 | 12 756 | 13 548 | 14 576 | 15 602 | 16 851              |
| Dwellings ('000)             | 1 955 | 2 493 | 3 011  | 3 453  | 4 034  | 4 593  | 5 161  | 5 829  | 6 450               |
| Persons per dwelling         | 3.9   | 3.6   | 3.5    | 3.4    | 3.2    | 2.9    | 2.8    | 2.7    | 2.6                 |

Note: Caravans etc. in caravan parks were not enumerated in Censuses prior to 1986. Previously each caravan park was enumerated as a non-private dwelling.  
Excludes Aborigines before 1971.

Source: Census of the Commonwealth of Australia 1976, Population and Dwellings Summary Tables (2417.0). Census 86 — Summary Characteristics of Persons and Dwellings, Australia(2487.0). CDATA91.

## 7

## NUMBER OF HOUSEHOLDS BY HOUSEHOLD SIZE, 1976 TO 1991

| Persons      | No. of households | Proportion of total households | Census years   |              |                |              |                |              |
|--------------|-------------------|--------------------------------|----------------|--------------|----------------|--------------|----------------|--------------|
|              |                   |                                | 1976           |              | 1981           |              | 1986           |              |
|              |                   |                                | No.            | '000         | No.            | '000         | No.            | '000         |
| 1            | 649.6             | 15.7                           | 839.3          | 18.0         | 1 009.1        | 19.5         | 1 216.3        | 21.6         |
| 2            | 1 165.0           | 28.1                           | 1 361.5        | 29.2         | 1 557.5        | 30.0         | 1 765.2        | 31.3         |
| 3            | 716.6             | 17.3                           | 788.9          | 16.9         | 884.8          | 17.1         | 965.9          | 17.1         |
| 4            | 801.7             | 19.4                           | 890.8          | 19.1         | 966.5          | 18.6         | 993.4          | 17.6         |
| 5            | 465.3             | 11.2                           | 488.1          | 10.5         | 497.8          | 9.6          | 478.7          | 8.5          |
| 6            | 208.6             | 5.0                            | 191.5          | 4.1          | 179.4          | 3.5          | 167.5          | 3.0          |
| 7            | 78.9              | 1.9                            | 65.8           | 1.4          | 56.7           | 1.1          | 34.5           | 0.6          |
| 8+           | 54.7              | 1.3                            | 43.0           | 0.9          | 35.7           | 0.7          | 20.8           | 0.4          |
| <b>Total</b> | <b>4 140.5</b>    | <b>100.0</b>                   | <b>4 668.9</b> | <b>100.0</b> | <b>5 187.4</b> | <b>100.0</b> | <b>5 642.3</b> | <b>100.0</b> |

Source: 1976 Census — Summary Characteristics of Persons and Dwellings Australia (2443.0). 1986 Census — Summary Characteristics of Persons and Dwellings, Australia (2487.0). 1991 Census — Population Growth and Distribution in Australia (2822.0).

## 8

## CHANGE IN NUMBER OF HOUSEHOLDS BY HOUSEHOLD SIZE, 1976 TO 1991

| Persons      | 1981              |                   | 1986              |                   | 1991              |                   |   |
|--------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---|
|              | Change since 1976 | Change since 1981 | Change since 1976 | Change since 1986 | Change since 1981 | Change since 1976 |   |
|              | No.               | %                 | %                 | %                 | %                 | %                 | % |
| 1            | 29.2              | 20.2              | 55.3              | 20.5              | 44.9              | 87.2              |   |
| 2            | 16.9              | 14.4              | 33.7              | 13.3              | 29.7              | 51.5              |   |
| 3            | 10.1              | 12.2              | 23.5              | 9.2               | 22.4              | 34.8              |   |
| 4            | 11.1              | 8.5               | 20.5              | 2.8               | 11.5              | 23.9              |   |
| 5            | 4.9               | 2.0               | 7.0               | -3.8              | -1.9              | 2.9               |   |
| 6            | -8.2              | -6.3              | -14.0             | -6.6              | -12.5             | -19.7             |   |
| 7            | -16.7             | -13.9             | -28.2             | -39.2             | -47.6             | -56.3             |   |
| 8+           | -21.3             | -16.9             | -34.7             | -41.7             | -51.6             | -62.0             |   |
| <b>Total</b> | <b>12.8</b>       | <b>11.1</b>       | <b>25.3</b>       | <b>8.8</b>        | <b>20.8</b>       | <b>36.3</b>       |   |

Source: 1976 Census — Summary Characteristics of Persons and Dwellings, Australia (2443.0). 1986 Census — Summary Characteristics of Persons and Dwellings, Australia (2487.0). 1991 Census — Population Growth and Distribution in Australia (2822.0).

## 9

## HOUSEHOLDS BY HOUSEHOLD TYPE, AUSTRALIA AND SELECTED COUNTRIES

| Type of household           | Australia    |              |              | New Zealand  |              | Canada       |              | Great Britain |              | United States of America <sup>1</sup> |              |
|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|---------------|--------------|---------------------------------------|--------------|
|                             | 1986         | 1991         | 1992         | 1986         | 1991         | 1986         | 1991         | 1985          | 1991         | 1986                                  | 1990         |
|                             | %            | %            | %            | %            | %            | %            | %            | %             | %            | %                                     | %            |
| One family                  | 75.2         | 74.7         | 73.0         | 73.9         | 72.3         | 72.7         | 71.1         | 71.0          | 69.5         | ..                                    | ..           |
| Two or more families        | 1.9          | 0.7          | 1.2          | 1.5          | 1.7          | 1.1          | 1.2          | 1.0           | 0.9          | ..                                    | ..           |
| Total families              | 77.1         | 75.4         | 74.3         | 75.4         | 74.0         | 73.8         | 72.2         | 72.0          | 70.4         | 71.9                                  | 70.8         |
| Group households            | 4.1          | 4.5          | 3.8          | 6.0          | 5.9          | 4.7          | 4.8          | 4.0           | 3.3          | 4.2                                   | 4.6          |
| Lone person                 | 18.8         | 20.0         | 21.9         | 18.6         | 20.2         | 21.5         | 22.9         | 24.0          | 26.3         | 23.9                                  | 24.6         |
| Total non-family            | 22.9         | 24.6         | 25.7         | 24.6         | 26.1         | 26.2         | 27.8         | 28.0          | 29.6         | 28.1                                  | 29.2         |
| <b>Total</b>                | <b>100.0</b>  | <b>100.0</b> | <b>100.0</b>                          | <b>100.0</b> |
| Number of households ('000) | 5 264.5      | 5 642.0      | 6 321.9      | 1 069.4      | 1 177.7      | 8 991.7      | 1 0018.3     | 21 100.0      | 21 441.0     | 88 458.0                              | 93 347.0     |

<sup>1</sup> Unmarried couples living together were considered as non-family households in the United States of America.

Source: Census 1986 — Australian Families and Households, (2506.0) Table 1.1. 1991 Census of Population and Housing Basic Community Profile (Cat. No. 2722.0); Focus on Families, 1992 (4420.0); 1991 New Zealand Census of Population and Dwellings Population Overview (Cat. No. 02.317.0091). Wellington: Statistics New Zealand Fig. 4.11; Census Canada 91 Dwellings and Households — The Nation (Cat. No. 93-311). Ottawa: Statistics Canada July 1992, Table 6; Annual Abstract of Statistics 1996 Edition Central Statistical Office Great Britain, Table 3.35; United States Bureau of the Census Household and Family Characteristics — March 1993. Current Population Reports Series P-20-477, Table A.

## 10

## FAMILIES BY FAMILY TYPE, 1986 AND 1991

| Type of family   | 1986           |              | 1991           |              |
|--|----------------|--------------|----------------|--------------|
|  | '000           | %            | '000           | %            |
| One parent   |                |              |                |              |
| With dependent children only                             | 247.2          | 5.9          | 296.7          | 6.9          |
| With dependent children and other family members         | 77.0           | 1.9          | 80.8           | 1.9          |
| Without dependent children <sup>1</sup>                  | ..             | ..           | 174.9          | 4.1          |
| Total one parent families                                | 324.2          | 7.8          | 552.4          | 12.9         |
| Two parent families                                      |                |              |                |              |
| With dependent children only                             | 1 476.3        | 35.5         | 1 563.5        | 36.4         |
| With dependent children and other family members         | 377.7          | 9.1          | 337.3          | 7.8          |
| With other family members and without dependent children | 449.2          | 10.8         | 406.9          | 9.5          |
| Without dependent children <sup>1</sup>                  | 1 271.9        | 30.6         | 1 358.5        | 31.6         |
| Total two parent families                                | 3 575.1        | 86.0         | 3 666.2        | 85.3         |
| Families of other related individuals only <sup>1</sup>  | 258.8          | 6.2          | 80.1           | 1.9          |
| <b>Total</b>   | <b>4 158.0</b> | <b>100.0</b> | <b>4 298.7</b> | <b>100.0</b> |

<sup>1</sup> For the 1986 Census one parent families with non dependent children only were coded as families of other related individuals.

Source: CDATA91.

**11**

## HOUSEHOLDS: TENURE TYPE BY DWELLING TYPE, AUSTRALIA, 1994

| Tenure type        | Dwelling structure     |   |                             |                            |
|--------------------|------------------------|---|-----------------------------|----------------------------|
|                    | Separate house<br>'000 | Semi-detached/<br>row or terrace<br>house/townhouse<br>'000 | Flat/unit/apartment<br>'000 | Total <sup>1</sup><br>'000 |
| Owner/purchaser    | 4 221.8                | 226.9   | 222.9                       | 4 684.2                    |
| Owner              | 2 501.8                | 137.7   | 143.0                       | 2 793.9                    |
| Purchaser          | 1 719.9                | 89.2  | 79.9                        | 1 890.3                    |
| Renter             | 975.5                  | 290.4   | 576.7                       | 1 845.1                    |
| Public             | 222.6                  | 93.7  | 98.5                        | 414.8                      |
| Private            | 653.5                  | 177.5   | 439.2                       | 1 271.4                    |
| Other              | 99.4                   | 19.2  | 39.0                        | 159.0                      |
| Other <sup>2</sup> | 103.4                  | 10.7  | 32.9                        | 148.6                      |
| <b>Total</b>       | <b>5 300.7</b>         | <b>527.9</b>  | <b>832.5</b>                | <b>6 677.9</b>             |

<sup>1</sup> Includes a small number of 'other' dwellings (total 16,800).

<sup>2</sup> Includes 'rent-free'.

Source: Australian Housing Survey, 1994, unpublished data.

# 12

## HOUSEHOLDS: SELECTED CHARACTERISTICS BY TENURE TYPE, 1994

| Characteristics of household                                       | Owner        | Purchaser    | Renter       |              |                    |                    | Total        |
|--|--------------|--------------|--------------|--------------|--------------------|--------------------|--------------|
|  |              |              | Public       | Private      | Total <sup>1</sup> | Other <sup>2</sup> |              |
| %  | %            | %            | %            | %            | %                  | %                  | %            |
| Couple only and reference person aged                              |              |              |              |              |                    |                    |              |
| 15-24  | *0.1         | 1.7          | *0.5         | 3.7          | 3.0                | 3.0                | 1.4          |
| 25-44  | 2.2          | 12.9         | 1.4          | 9.1          | 7.1                | 4.5                | 6.6          |
| 45-64  | 15.3         | 5.3          | 4.4          | 3.4          | 3.7                | 5.2                | 9.0          |
| 65 and over  | 16.2         | 1.4          | 5.2          | 1.3          | 2.3                | 3.5                | 7.9          |
| Total  | 33.7         | 21.2         | 11.5         | 17.4         | 16.1               | 16.3               | 24.9         |
| Couple with dependants or non-dependants and reference person aged |              |              |              |              |                    |                    |              |
| 15-24  | *0.1         | 0.8          | *0.9         | 1.7          | 1.4                | *1.8               | 0.7          |
| 25-44  | 12.3         | 40.9         | 14.8         | 15.6         | 16.2               | 18.6               | 21.6         |
| 45 and over  | 18.0         | 12.4         | 3.5          | 4.2          | 4.2                | 2.9                | 12.3         |
| Total  | 30.4         | 54.0         | 20.8         | 21.7         | 21.7               | 23.3               | 34.5         |
| All couples  | 64.1         | 75.3         | 33.5         | 38.2         | 37.8               | 39.6               | 59.5         |
| One parent with reference person aged                              |              |              |              |              |                    |                    |              |
| 15-34  | 0.2          | 1.0          | 11.7         | 5.8          | 6.7                | 2.7                | 2.3          |
| 35 and over  | 5.7          | 5.1          | 16.9         | 5.9          | 8.5                | 5.0                | 6.3          |
| Total  | 5.9          | 6.1          | 28.7         | 11.7         | 15.3               | 7.7                | 8.6          |
| Lone person aged   |              |              |              |              |                    |                    |              |
| 15-24  | *0.1         | 0.4          | 1.4          | 4.3          | 3.5                | 4.2                | 1.2          |
| 25-34  | 0.5          | 3.3          | 2.0          | 8.0          | 6.2                | 4.8                | 3.0          |
| 35-44  | 1.6          | 3.7          | 3.5          | 4.8          | 4.3                | 5.5                | 3.0          |
| 45-64  | 6.8          | 3.1          | 8.7          | 6.7          | 7.0                | 9.7                | 5.9          |
| 65 and over  | 15.0         | 1.2          | 16.6         | 2.9          | 6.7                | 17.0               | 8.8          |
| Total  | 24.0         | 11.6         | 32.2         | 26.7         | 27.7               | 41.3               | 21.9         |
| Other with reference person aged                                   |              |              |              |              |                    |                    |              |
| 15-24  | *0.1         | 0.6          | *0.8         | 11.3         | 8.6                | 5.4                | 2.7          |
| 25-44  | 0.9          | 4.4          | 2.2          | 9.8          | 8.3                | 3.6                | 4.0          |
| 45 and over  | 5.0          | 2.0          | 2.5          | 2.3          | 2.4                | *2.3               | 3.4          |
| Total  | 6.0          | 7.0          | 5.6          | 23.4         | 19.2               | 11.4               | 10.0         |
| <b>Total</b>   | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b> | <b>100.0</b>       | <b>100.0</b>       | <b>100.0</b> |
| Number ('000)  | 2 793.9      | 1 890.3      | 414.8        | 1 271.4      | 1 845.1            | 148.6              | 6 677.9      |

<sup>1</sup> Includes 'other' and 'not stated'.

<sup>2</sup> Includes 'rent-free' (total 107,400) and 'other' (total 41,200) tenure types.

Source: Australian Housing Survey, 1994.

# 13

## PRIVATE DWELLINGS BY REGION, 1981 TO 1991

| Dwelling structure  | 1981 Census<br>'000 | 1981 Census<br>% | 1986 Census<br>'000 | 1986 Census<br>% | 1991 Census<br>'000 | 1991 Census<br>% |
|---|---------------------|------------------|---------------------|------------------|---------------------|------------------|
| MAJOR URBAN   |                     |                  |                     |                  |                     |                  |
| Separate house  | 2 245.4             | 73.5             | 2 491.7             | 73.5             | 2 725.9             | 73.3             |
| Semi detached, row or terrace house, townhouse, flat/unit/apartment | 743.6               | 24.3             | 808.4               | 23.9             | 926.7               | 24.9             |
| Other   | 67.9                | 2.2              | 87.7                | 2.6              | 64.3                | 1.7              |
| Total   | 3 057.0             | 100.0            | 3 387.8             | 100.0            | 3 717.0             | 100.0            |
| OTHER URBAN   |                     |                  |                     |                  |                     |                  |
| Separate house  | 874.0               | 85.3             | 965.6               | 82.0             | 1 074.6             | 81.1             |
| Semi detached, row or terrace house, townhouse, flat/unit/apartment | 119.7               | 11.7             | 148.4               | 12.6             | 190.2               | 14.4             |
| Other   | 30.3                | 3.0              | 63.4                | 5.4              | 59.7                | 4.5              |
| Total   | 1 024.0             | 100.0            | 1 177.4             | 100.0            | 1 324.6             | 100.0            |
| RURAL   |                     |                  |                     |                  |                     |                  |
| Separate house  | 544.0               | 92.5             | 624.5               | 89.3             | 733.0               | 90.4             |
| Semi detached, row or terrace house, townhouse, flat/unit/apartment | 9.0                 | 1.5              | 10.5                | 1.5              | 16.4                | 2.1              |
| Other   | 35.0                | 5.9              | 64.2                | 9.2              | 61.5                | 7.6              |
| Total   | 588.0               | 100.0            | 699.2               | 100.0            | 810.9               | 100.0            |
| TOTAL   |                     |                  |                     |                  |                     |                  |
| Separate house  | 3 663.4             | 78.5             | 4 081.9             | 77.5             | 4 533.6             | 77.5             |
| Semi detached, row or terrace house, townhouse, flat/unit/apartment | 872.4               | 18.7             | 967.3               | 18.4             | 1 133.4             | 19.4             |
| Other   | 133.2               | 2.9              | 215.3               | 4.1              | 185.5               | 3.1              |
| <b>Total occupied</b>   | <b>4 668.9</b>      | <b>100.0</b>     | <b>5 264.5</b>      | <b>100.0</b>     | <b>5 852.5</b>      | <b>100.0</b>     |
| <i>Total unoccupied</i>   | 469.7               | ..               | 543.5               | ..               | 597.6               | ..               |

Source: 1981 Census — Cross-classified Characteristics of Persons and Dwellings, Australia (2452.0). 1986 Census — Cross-classified Characteristics of Persons and Dwellings (2498.0). 1991 Census — Basic Community Profiles (2722.0).

# 14

## DWELLINGS: NUMBER OF ROOMS BY DWELLING STRUCTURE, 1994

| Number of rooms            | Separate<br>house | Semi-detached/<br>row or terrace<br>house/townhouse | Flat/unit/apartment | Total <sup>1</sup> |
|----------------------------|-------------------|---|---------------------|--------------------|
|                            | '000              | '000  | '000                | '000               |
| <b>Bedrooms</b>            |                   |   |                     |                    |
| Bedsitter/ one             | 68.9              | 55.4  | 208.0               | 344.4              |
| Two                        | 756.7             | 274.9   | 533.0               | 1 568.5            |
| Three                      | 3 241.2           | 184.4   | 87.0                | 3 513.4            |
| Four or more               | 1 233.9           | 13.3  | 4.4                 | 1 251.6            |
| <b>Kitchens</b>            |                   |   |                     |                    |
| None                       | *2.6              | **  | 5.8                 | 12.4               |
| One or more                | 5 298.1           | 527.9   | 826.7               | 6 665.5            |
| <b>Bathrooms/ensuites</b>  |                   |   |                     |                    |
| None                       | 8.6               | **0.6   | *2.5                | 18.4               |
| One                        | 3 770.4           | 476.7   | 785.9               | 5 042.3            |
| Two or more                | 1 521.7           | 50.6  | 44.1                | 1 617.2            |
| <b>Laundries</b>           |                   |   |                     |                    |
| None                       | 217.2             | 97.9  | 417.9               | 746.3              |
| One or more                | 5 083.5           | 430.0   | 414.6               | 5 931.6            |
| <b>Separate toilets</b>    |                   |   |                     |                    |
| None                       | 987.2             | 188.1   | 521.4               | 1 709.0            |
| One                        | 3 832.6           | 312.9   | 306.3               | 4 456.3            |
| Two or more                | 480.9             | 27.0  | 4.8                 | 512.7              |
| <b>Lounge/dining rooms</b> |                   |   |                     |                    |
| None                       | 58.9              | 15.6  | 57.9                | 140.2              |
| One                        | 2 448.6           | 395.0   | 712.6               | 3 563.9            |
| Two or more                | 2 793.2           | 117.4   | 62.0                | 2 973.8            |
| <b>Other rooms</b>         |                   |   |                     |                    |
| None                       | 4 597.0           | 510.1   | 817.1               | 5 938.1            |
| One                        | 621.0             | 16.5  | 14.9                | 655.3              |
| Two or more                | 82.7              | *1.3  | **0.5               | 84.5               |
| <b>Total households</b>    | <b>5 300.7</b>    | <b>527.9</b>  | <b>832.5</b>        | <b>6 677.9</b>     |

<sup>1</sup> Includes a small number of 'other' dwellings (total 16,800).

Source: *Housing Characteristics, Costs and Conditions* (4182.0).

**15**

## DWELLINGS: MAIN MATERIAL OF OUTER WALLS OF DWELLING BY STATE OR TERRITORY, 1994

| Main material of outer walls        | NSW<br>'000    | Vic.<br>'000   | Qld<br>'000    | SA<br>'000   | WA<br>'000   | Tas.<br>'000 | NT<br>'000  | ACT<br>'000  | Aust.<br>'000  |
|-------------------------------------|----------------|----------------|----------------|--------------|--------------|--------------|-------------|--------------|----------------|
| Double brick                        | 695.2          | 247.0          | 95.4           | 271.6        | 471.8        | 30.8         | 16.9        | 21.4         | 1 849.9        |
| Brick veneer                        | 748.8          | 889.9          | 450.3          | 176.9        | 45.8         | 71.4         | * 3.8       | 83.9         | 2 470.8        |
| Timber                              | 258.8          | 334.8          | 349.2          | 11.1         | 23.6         | 58.3         | **0.9       | * 1.8        | 1 038.7        |
| Other                               | 527.7          | 180.2          | 293.9          | 125.5        | 95.2         | 22.4         | 44.3        | 3.0          | 1 292.2        |
| <b>Total households<sup>1</sup></b> | <b>2 237.2</b> | <b>1 657.6</b> | <b>1 194.1</b> | <b>587.9</b> | <b>640.7</b> | <b>183.3</b> | <b>66.5</b> | <b>110.6</b> | <b>6 677.9</b> |

<sup>1</sup> Includes a small number of households where respondents did not know the material.

Source: Australian Housing Survey 1994.

**16**

## DWELLINGS: MAIN MATERIAL OF ROOF OF DWELLING BY STATE OR TERRITORY, 1994

| Main material of roof   | NSW<br>'000    | Vic.<br>'000   | Qld<br>'000    | SA<br>'000   | WA<br>'000   | Tas.<br>'000 | NT<br>'000  | ACT<br>'000  | Aust.<br>'000  |
|-------------------------|----------------|----------------|----------------|--------------|--------------|--------------|-------------|--------------|----------------|
| Tiles                   | 1 557.2        | 1 108.6        | 430.6          | 349.5        | 455.1        | 46.6         | 7.9         | 100.8        | 4 056.3        |
| Metal sheeting          | 549.6          | 467.1          | 622.9          | 212.9        | 132.3        | 131.5        | 48.7        | 5.4          | 2 170.4        |
| Other                   | 87.5           | 44.5           | 96.0           | 13.5         | 44.0         | 3.2          | * 5.9       | * 0.9        | 295.4          |
| Not known               | 43.0           | 37.4           | 44.6           | 11.9         | 9.3          | * 2.0        | * 4.0       | 3.5          | 155.8          |
| <b>Total households</b> | <b>2 237.2</b> | <b>1 657.6</b> | <b>1 194.1</b> | <b>587.9</b> | <b>640.7</b> | <b>183.3</b> | <b>66.5</b> | <b>110.6</b> | <b>6 677.9</b> |

Source: Australian Housing Survey 1994.

**17**

## DWELLINGS: WHETHER DWELLING HAS ROOF INSULATION BY STATE OR TERRITORY, 1994

| Whether dwelling has roof insulation | NSW<br>'000    | Vic.<br>'000   | Qld<br>'000    | SA<br>'000   | WA<br>'000   | Tas.<br>'000 | NT<br>'000  | ACT<br>'000  | Aust.<br>'000  |
|--------------------------------------|----------------|----------------|----------------|--------------|--------------|--------------|-------------|--------------|----------------|
| Whole dwelling                       | 881.5          | 1 044.1        | 262.2          | 358.3        | 305.0        | 87.7         | 18.8        | 78.0         | 3 035.6        |
| Part of dwelling                     | 137.7          | 91.9           | 36.2           | 35.2         | 34.6         | 15.2         | * 2.2       | 4.7          | 357.7          |
| No roof insulation                   | 870.8          | 302.5          | 692.5          | 109.2        | 228.1        | 58.9         | 21.3        | 12.9         | 2 296.0        |
| Not known                            | 347.2          | 219.1          | 203.2          | 85.1         | 73.1         | 21.5         | 24.2        | 15.1         | 988.6          |
| <b>Total households</b>              | <b>2 237.2</b> | <b>1 657.6</b> | <b>1 194.1</b> | <b>587.9</b> | <b>640.7</b> | <b>183.3</b> | <b>66.5</b> | <b>110.6</b> | <b>6 677.9</b> |

Source: Australian Housing Survey 1994.

**18**

DWELLINGS: MAIN TYPE OF WALL INSULATION BY MAIN MATERIAL OF OUTER WALLS, 1994

| Main type of wall insulation | Double brick<br>'000 | Brick veneer<br>'000 | Timber<br>'000 | Other<br>'000  | Total <sup>1</sup><br>'000 |
|------------------------------|----------------------|----------------------|----------------|----------------|----------------------------|
| Fibreglass batts             | 33.0                 | 214.3                | 71.8           | 79.7           | 399.3                      |
| Sisalation                   | 14.6                 | 142.1                | 30.1           | 34.7           | 221.5                      |
| Reflective foil              | 23.4                 | 164.9                | 41.0           | 54.4           | 283.7                      |
| Foam                         | * 1.8                | 4.3                  | * 1.6          | 16.7           | 24.4                       |
| Polystyrene sheets           | **0.6                | * 3.7                | **0.6          | 18.4           | 23.2                       |
| Loose fill                   | 5.1                  | 14.4                 | 4.4            | 6.2            | 30.5                       |
| Insulated cladding           | * 1.9                | 4.6                  | 13.6           | 27.6           | 48.8                       |
| Other                        | * 2.8                | 6.4                  | * 2.9          | * 3.7          | 15.8                       |
| Not known                    | 443.6                | 706.3                | 157.9          | 228.9          | 1 552.8                    |
| No wall insulation           | 1 323.1              | 1 209.8              | 714.7          | 822.0          | 4 077.8                    |
| <b>Total households</b>      | <b>1 849.9</b>       | <b>2 470.8</b>       | <b>1 038.7</b> | <b>1 292.2</b> | <b>6 677.9</b>             |

<sup>1</sup> Includes a small number of 'not known' responses.

Source: Australian Housing Survey 1994.

**19**

DWELLINGS: TYPE OF INSULATION IN DWELLING BY STATE OR TERRITORY, 1994

| Type of insulation      | NSW<br>'000    | Vic.<br>'000   | Qld<br>'000    | SA<br>'000   | WA<br>'000   | Tas.<br>'000 | NT<br>'000  | ACT<br>'000  | Aust.<br>'000  |
|-------------------------|----------------|----------------|----------------|--------------|--------------|--------------|-------------|--------------|----------------|
| Wall only               | 63.7           | 26.3           | 65.2           | 11.4         | 7.2          | 10.1         | **1.1       | * 1.8        | 186.7          |
| Roof only               | 766.1          | 715.3          | 200.6          | 278.4        | 305.3        | 71.1         | 15.0        | 58.3         | 2 410.1        |
| Both                    | 253.2          | 420.7          | 97.8           | 115.1        | 34.2         | 31.8         | * 6.0       | 24.4         | 983.2          |
| None                    | 732.3          | 246.9          | 556.8          | 89.3         | 204.2        | 45.7         | 18.9        | 10.3         | 1 904.3        |
| Unknown                 | 422.0          | 248.4          | 273.8          | 93.7         | 89.8         | 24.5         | 25.5        | 15.8         | 1 193.6        |
| <b>Total households</b> | <b>2 237.2</b> | <b>1 657.6</b> | <b>1 194.1</b> | <b>587.9</b> | <b>640.7</b> | <b>183.3</b> | <b>68.5</b> | <b>110.6</b> | <b>6 677.9</b> |

Source: Australian Housing Survey 1994.

**20**

DWELLINGS: MAIN TYPE OF ROOF INSULATION IN DWELLING BY MAIN MATERIAL OF ROOF, 1994

| Main type of roof insulation | Tiles<br>'000  | Metal sheeting<br>'000 | Fibro cement<br>'000 | Other<br>'000 | Not known<br>'000 | Total<br>'000  |
|------------------------------|----------------|------------------------|----------------------|---------------|-------------------|----------------|
| Fibreglass batts             | 1 352.9        | 608.0                  | 18.5                 | 34.0          | * 3.9             | 2 017.2        |
| Sisalation                   | 79.6           | 69.4                   | * 3.7                | 5.7           | —                 | 158.4          |
| Reflective foil              | 112.2          | 82.9                   | 4.9                  | 7.1           | **0.4             | 207.6          |
| Foam                         | 37.9           | 8.6                    | **0.4                | * 1.3         | **0.5             | 48.6           |
| Polystyrene sheets           | 7.1            | 11.6                   | * 1.1                | **0.6         | —                 | 20.3           |
| Loose fill                   | 484.5          | 109.9                  | * 3.9                | 7.6           | * 1.2             | 607.2          |
| Insulated cladding           | 7.2            | 5.7                    | **0.2                | **0.3         | —                 | 13.4           |
| Other                        | 23.6           | 24.0                   | —                    | * 1.6         | —                 | 49.3           |
| Not known                    | 744.6          | 361.6                  | 24.6                 | 29.1          | 99.9              | 1 259.9        |
| No roof insulation           | 1 206.7        | 888.7                  | 59.9                 | 90.9          | 49.9              | 2 296.0        |
| <b>Total households</b>      | <b>4 056.3</b> | <b>2 170.4</b>         | <b>117.1</b>         | <b>178.2</b>  | <b>155.8</b>      | <b>6 677.9</b> |

Source: Australian Housing Survey, 1994.

## 21

### DWELLINGS: MAIN SOURCE OF FUEL USED TO HEAT DWELLING BY STATE OR TERRITORY, 1994

| Main source of fuel used to heat dwelling | NSW<br>'000    | Vic.<br>'000   | Qld<br>'000    | SA<br>'000   | WA<br>'000   | Tas.<br>'000 | NT<br>'000  | ACT<br>'000  | Aust.<br>'000  |
|---|----------------|----------------|----------------|--------------|--------------|--------------|-------------|--------------|----------------|
| Electricity                               | 1 637.3        | 776.9          | 636.4          | 428.6        | 289.7        | 144.7        | 9.2         | 89.0         | 4 011.8        |
| Mains gas                                 | 379.4          | 1 189.9        | 17.8           | 185.6        | 218.0        | 2.5          | **0.2       | 39.8         | 2 033.3        |
| Wood/coal                                 | 478.8          | 339.5          | 109.4          | 146.9        | 208.4        | 115.8        | * 2.1       | 24.3         | 1 425.1        |
| Oil                                       | 101.9          | 41.8           | 34.7           | 43.1         | 30.6         | 14.0         | * 1.4       | 7.7          | 275.2          |
| Bottled gas                               | 123.1          | 61.8           | 19.6           | 26.2         | 22.6         | 12.4         | * 4.3       | * 1.1        | 271.0          |
| Other                                     | 44.2           | 17.4           | 50.1           | 13.1         | 21.0         | 3.2          | **0.1       | 2.2          | 151.3          |
| No heaters                                | 118.3          | * 7.5          | 421.5          | 13.9         | 58.8         | **0.4        | 52.2        | **0.1        | 672.7          |
| <b>Total households</b>                   | <b>2 237.2</b> | <b>1 657.6</b> | <b>1 194.1</b> | <b>587.9</b> | <b>640.7</b> | <b>183.3</b> | <b>66.5</b> | <b>110.6</b> | <b>6 677.9</b> |

Source: Australian Housing Survey, 1994.

## 22

### PROPORTION OF DWELLINGS WITH AN APPLIANCE OR FACILITY

| Appliance/facility | 1980 |   | 1983 |   | 1985-86 |   | 1994  |   |
|--------------------|------|---|------|---|---------|---|-------|---|
|                    | %    | % | %    | % | %       | % | %     | % |
| Refrigerator       | 99.5 |   | 99.6 |   | 99.6    |   | 99.7  |   |
| Freezer            | 43.0 |   | 46.0 |   | 46.4    |   | 44.9  |   |
| Cooking facilities | n.a. |   | 98.4 |   | 98.5    |   | 99.6  |   |
| Dishwasher         | 13.5 |   | 17.1 |   | 19.7    |   | 25.1  |   |
| Washing machine    | 91.2 |   | 91.8 |   | 92.9    |   | 94.2  |   |
| Clothes dryer      | 38.5 |   | 45.2 |   | 48.1    |   | 51.7  |   |
| Hot water system   | 97.8 |   | 98.7 |   | 98.9    |   | 100.0 |   |
| Heater (of house)  |      |   |      |   |         |   |       |   |
| Electric           | n.a. |   | 44.2 |   | 41.7    |   | 29.7  |   |
| Gas                | n.a. |   | 21.9 |   | 24.4    |   | 31.9  |   |
| Oil                | n.a. |   | 7.6  |   | 5.6     |   | 3.1   |   |
| Wood/solid fuel    | n.a. |   | 12.4 |   | 15.8    |   | 17.6  |   |
| Air-conditioning   | 27.2 |   | 32.3 |   | 35.3    |   | 32.5  |   |
| Insulation         |      |   |      |   |         |   |       |   |
| Walls              | 10.6 |   | 12.1 |   | 15.0    |   | 17.5  |   |
| Roof               | 41.9 |   | 43.7 |   | 49.8    |   | 50.8  |   |
| Swimming pool      | 8.2  |   | 10.1 |   | 11.5    |   | 9.2   |   |

Source: National Energy Survey, 1985-86: Household Appliances, Facilities and Insulation, Australia (8212.0). Environmental Issues: People's Views and Practices, June 1994 (4602.0). 1994 Australian Housing Survey: Housing Characteristics Costs and Conditions (4182.0).

## 23

### HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON ELECTRICITY BY TENURE TYPE BY DWELLING STRUCTURE, 1993-94

| Dwelling structure                           | \$           | \$           | \$          | \$           | Renters      |            |             | \$           |
|--|--------------|--------------|-------------|--------------|--------------|------------|-------------|--------------|
|  |              |              |             |              | Owners       | Purchasers | Public      |              |
| Separate house                               | 13.00        | 13.57        | 11.20       | 12.40        | 12.09        |            | 10.24       | 12.93        |
| Semi-detached/row or terrace house/townhouse | 9.17         | 11.69        | 7.11        | 9.97         | 8.90         |            | 13.93       | 9.46         |
| Flat/unit/apartment                          | 9.62         | 8.21         | 6.54        | 8.73         | 8.35         |            | 7.61        | 8.55         |
| Other  | 6.99         | 8.81         | n.p.        | 9.24         | 9.39         |            | n.p.        | 8.26         |
| <b>Total</b>                                 | <b>12.58</b> | <b>13.25</b> | <b>9.18</b> | <b>10.76</b> | <b>10.36</b> |            | <b>9.98</b> | <b>12.05</b> |

Source: Household Expenditure Survey, 1993-94.

## 24

HOUSEHOLDS : AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON GAS BY DWELLING STRUCTURE BY TENURE TYPE,  
1993-94

|   | Renters     |             |             |                   |             |             |    | All households |
|---|-------------|-------------|-------------|-------------------|-------------|-------------|----|----------------|
| Dwelling structure                              | Owners      | Purchasers  | Public      | Private and other | Total       | Rent-free   | \$ | \$             |
| Separate house                                  | 3.66        | 4.87        | 4.63        | 3.26              | 3.61        | 2.64        |    | 4.00           |
| Semi-detached/row or terrace<br>house/townhouse | 3.07        | 4.36        | 3.39        | 2.41              | 2.78        | 2.09        |    | 3.07           |
| Flat/unit/apartment                             | 2.50        | 2.37        | 1.85        | 1.63              | 1.67        | 0.64        |    | 1.85           |
| Other   | 2.43        | 1.58        | 0.0         | 3.23              | 3.15        | 0.0         |    | 2.58           |
| <b>Total</b>                                    | <b>3.56</b> | <b>4.73</b> | <b>3.71</b> | <b>2.59</b>       | <b>2.87</b> | <b>2.31</b> |    | <b>3.64</b>    |

Source: Household Expenditure Survey, 1993-94.

## 25

HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON FUEL AND POWER BY DWELLING STRUCTURE BY TENURE  
TYPE, 1993-94

|   | Renters      |              |              |                      |              |              |    | All households |
|---|--------------|--------------|--------------|----------------------|--------------|--------------|----|----------------|
| Dwelling structure                              | Owners       | Purchasers   | Public       | Private<br>and other | Total        | Rent-free    | \$ | \$             |
| Separate house                                  | 17.96        | 19.85        | 16.95        | 16.90                | 16.91        | 13.84        |    | 18.24          |
| Semi-detached/row or terrace<br>house/townhouse | 12.81        | 16.59        | 10.64        | 12.87                | 12.03        | 16.71        |    | 12.97          |
| Flat/unit/apartment                             | 12.18        | 10.60        | 8.44         | 10.45                | 10.10        | 8.28         |    | 10.48          |
| Other   | 10.07        | 11.17        | n.p.         | 13.08                | 13.27        | n.p.         |    | 11.52          |
| <b>Total</b>                                    | <b>17.33</b> | <b>19.31</b> | <b>13.53</b> | <b>14.08</b>         | <b>13.95</b> | <b>13.09</b> |    | <b>16.77</b>   |

Source: Household Expenditure Survey, 1993-94.

## 26

HOUSEHOLDS: AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON REPAIRS AND MAINTENANCE BY DWELLING STRUCTURE  
BY TENURE TYPE, 1993-94

|   | Renters      |              |             |                      |             |             |    | All households |
|---|--------------|--------------|-------------|----------------------|-------------|-------------|----|----------------|
| Dwelling structure                              | Owners       | Purchasers   | Public      | Private<br>and other | Total       | Rent-free   | \$ | \$             |
| Separate house                                  | 12.00        | 12.59        | 1.22        | 1.63                 | 1.53        | 4.09        |    | 10.00          |
| Semi-detached/row or terrace<br>house/townhouse | 15.34        | 10.39        | 0.91        | 0.82                 | 0.85        | n.p.        |    | 5.95           |
| Flat/unit/apartment                             | 4.80         | 7.52         | 0.17        | 1.30                 | 1.10        | n.p.        |    | 2.32           |
| Other   | n.p.         | n.p.         | 0.0         | n.p.                 | n.p.        | 0.0         |    | 1.45           |
| <b>Total</b>                                    | <b>11.71</b> | <b>12.25</b> | <b>0.91</b> | <b>1.38</b>          | <b>1.26</b> | <b>3.40</b> |    | <b>8.63</b>    |

Source: Household Expenditure Survey, 1993-94.

## 27

COMPARISON OF AVERAGE WEEKLY HOUSEHOLD EXPENDITURE FOR BROAD EXPENDITURE GROUPS BETWEEN THE 1984, 1988-89 AND 1993-94 SURVEYS

| Broad expenditure group <sup>1</sup>      | Expenditure      |                  |                  | Proportion of total commodity and service expenditure |              |              | Change in expenditure 1988-89 to 1993-94 |
|---|------------------|------------------|------------------|---|--------------|--------------|--|
|   | 1984             | 1988-89          | 1993-94          | 1984  | 1988-89      | 1993-94      |  |
| Current housing costs (selected dwelling) | \$ 46.46         | \$ 71.80         | \$ 85.38         | 12.8  | 14.3         | 14.2         | 18.9                                     |
| Fuel and power                            | \$ 10.56         | \$ 12.87         | \$ 16.77         | 2.9   | 2.6          | 2.8          | 30.3                                     |
| Food and non-alcoholic beverages          | \$ 71.22         | \$ 95.83         | \$ 111.00        | 19.7  | 19.1         | 18.4         | 15.8                                     |
| Alcoholic beverages                       | \$ 12.30         | \$ 16.90         | \$ 17.46         | 3.4   | 3.4          | 2.90         | 3.3                                      |
| Tobacco                                   | \$ 5.73          | \$ 6.89          | \$ 9.19          | 1.6   | 1.4          | 1.5          | 33.4                                     |
| Clothing and footwear                     | \$ 23.46         | \$ 30.73         | \$ 33.71         | 6.5   | 6.1          | 5.6          | 9.7                                      |
| Household furnishings and equipment       | \$ 27.69         | \$ 37.37         | \$ 39.56         | 7.7   | 7.4          | 6.6          | 5.9                                      |
| Household services and operation          | \$ 15.70         | \$ 24.11         | \$ 31.58         | 4.3   | 4.8          | 5.2          | 31                                       |
| Medical care and health expenses          | \$ 14.07         | \$ 21.68         | \$ 27.14         | 3.9   | 4.3          | 4.5          | 25.2                                     |
| Transport                                 | \$ 59.00         | \$ 76.13         | \$ 93.58         | 16.3  | 15.1         | 15.5         | 22.9                                     |
| Recreation                                | \$ 43.13         | \$ 59.37         | \$ 79.34         | 11.9  | 11.8         | 13.2         | 33.6                                     |
| Personal care                             | \$ 6.60          | \$ 9.95          | \$ 11.37         | 1.8   | 2.0          | 1.9          | 14.3                                     |
| Miscellaneous commodities and services    | \$ 25.93         | \$ 39.08         | \$ 46.02         | 7.2   | 7.8          | 7.6          | 17.8                                     |
| <b>Total</b>                              | <b>\$ 361.84</b> | <b>\$ 502.71</b> | <b>\$ 602.11</b> | <b>100.0</b>  | <b>100.0</b> | <b>100.0</b> | <b>19.8</b>                              |

<sup>1</sup> Details of the component expenditure items which comprise broad expenditure groups are given in Appendix C of the 1993-94 Household Expenditure Survey User Guide (6527.0).

Source: Household Expenditure Survey, Australia, 1993-94, Summary of Results (6530.0).

## 28

CURRENT HOUSING COSTS PER WEEK BY CAPITAL CITIES, 1974-75 TO 1993-94

| Year    | Sydney  | Melbourne | Brisbane | Adelaide | Perth   | Hobart  | Darwin  | All capital city households |
|---------|---------|-----------|----------|----------|---------|---------|---------|-----------------------------|
|         | \$/week | \$/week   | \$/week  | \$/week  | \$/week | \$/week | \$/week | \$/week                     |
| 1974-75 | 24.62   | 22.95     | 21.27    | 18.45    | 20.51   | 19.57   | n.a.    | 28.83                       |
| 1975-76 | 29.89   | 26.41     | 23.63    | 23.07    | 25.97   | 21.43   | 36.28   | 34.26                       |
| 1984    | 60.79   | 50.46     | 48.86    | 40.33    | 47.03   | 43.13   | 71.02   | 61.37                       |
| 1988-89 | 92.34   | 81.19     | 80.06    | 69.14    | 69.67   | 65.45   | 100.90  | 100.43                      |
| 1993-94 | 110.80  | 93.14     | 87.09    | 74.88    | 85.97   | 73.01   | 116.20  | 95.74                       |

<sup>1</sup> Darwin data excluded from this series as a consequence of Cyclone Tracy.

Source: Household Expenditure Survey 1974-75, Classified by Income of Household (6510.0). Household Expenditure Survey 1975-76, Summary of Results (6516.0). Household Expenditure Survey 1984, Summary of Results (6530.0). Household Expenditure Survey 1988-89, States and Territories (6533.0). 1993-94 Household Expenditure Survey, States and Territories (6533.0).

## 29

CURRENT HOUSING COSTS AS A PERCENTAGE OF AVERAGE WEEKLY HOUSEHOLD INCOME, 1974-75 TO 1993-94

| Year    | Sydney | Melbourne | Brisbane | Adelaide | Perth | Hobart | Darwin | Canberra | All capital city households |
|---------|--------|-----------|----------|----------|-------|--------|--------|----------|-----------------------------|
|         | %      | %         | %        | %        | %     | %      | %      | %        | %                           |
| 1974-75 | 11.8   | 10.8      | 10.7     | 9.7      | 10.6  | 10.4   | n.a.   | 10.4     | 11.0 <sup>1</sup>           |
| 1975-76 | 12.4   | 10.9      | 10.2     | 10.3     | 11.3  | 8.9    | 10.9   | 10.9     | 11.3                        |
| 1984    | 12.2   | 10.2      | 10.9     | 9.4      | 10.4  | 9.7    | 11.9   | 9.7      | 10.9                        |
| 1988-89 | 12.8   | 11.2      | 13.1     | 11.8     | 10.9  | 11.7   | 13.5   | 12.3     | 12.0                        |
| 1993-94 | 13.3   | 12.2      | 11.4     | 10.4     | 12.1  | 10.6   | 13.4   | 10.8     | 12.2                        |

1. Darwin data excluded from this series as a consequence of Cyclone Tracy.

Source: Household Expenditure Survey 1974-75, Classified by Income of Household (6510.0). Household Expenditure Survey 1975-76, Summary of Results (6516.0). Household Expenditure Survey 1984, Summary of Results (6530.0). Household Expenditure Survey 1988-89, States and Territories (6533.0). 1993-94 Household Expenditure Survey, States and Territories (6533.0).

## 30

AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON CURRENT HOUSING COSTS AS A PERCENTAGE OF GROSS HOUSEHOLD INCOME, 1993-94

| Household type                                      | Renters    |             |             |                   |             |            | All households |
|---|------------|-------------|-------------|-------------------|-------------|------------|----------------|
|   | Owners     | Purchasers  | Public      | Private and other | Total       | Rent-free  |                |
| Couple only   | 7.0        | 14.7        | 16.5        | 17.2              | 17.1        | 2.6        | 11.4           |
| Couples with one dependent child                    | 4.3        | 14.7        | 15.7        | 19.3              | 18.6        | 1.8        | 12.0           |
| Couples with two dependent children                 | 4.5        | 13.6        | 15.2        | 20.7              | 19.7        | 2.3        | 11.9           |
| Couples with three or more dependent children       | 5.3        | 14.1        | 16.1        | 18.4              | 17.8        | 2.2        | 12.4           |
| Couples with dependent and non-dependent children * | 3.0        | 10.7        | 12.8        | 15.7              | 15.0        | 1.3        | 7.1            |
| Couples with non-dependent children only            | 3.9        | 9.6         | 13.5        | 15.1              | 14.6        | n.p.       | 6.1            |
| Other couple *                                      | 4.2        | 10.5        | 15.8        | 17.8              | 17.6        | 1.0        | 9.0            |
| <b>Total couple</b>                                 | <b>5.2</b> | <b>13.4</b> | <b>15.5</b> | <b>18.1</b>       | <b>17.6</b> | <b>2.2</b> | <b>10.4</b>    |
| One parent  | 6.0        | 15.8        | 17.4        | 28.3              | 24.4        | 1.5        | 17.0           |
| Lone person   | 10.2       | 19.0        | 18.9        | 27.1              | 25.6        | 3.6        | 17.8           |
| Other   | 5.5        | 14.9        | 13.2        | 16.4              | 16.2        | 1.8        | 12.9           |
| <b>Total</b>  | <b>5.7</b> | <b>14.0</b> | <b>16.2</b> | <b>19.7</b>       | <b>19.2</b> | <b>2.3</b> | <b>11.8</b>    |

\* At least one of the estimates in this row has a relative standard error greater than 25%.

Source: Household Expenditure Survey, 1993-94, unpublished data.

# 31

## HOUSING FINANCE FOR OWNER OCCUPATION

| Period  | <i>Finance commitments for</i>        |                           |                      |                              |                          |
|---------|---------------------------------------|---------------------------|----------------------|------------------------------|--------------------------|
|         | Construction or purchase of dwellings | Alterations and additions | Commitments advanced | Cancellations of commitments | Commitments not advanced |
|         | \$m                                   | \$m                       | \$m                  | \$m                          | \$m                      |
| 1983-84 | 10 640.6                              | 640.5                     | 8 938.3              | 389.8                        | 20 555.2                 |
| 1984-85 | 12 925.5                              | 596.6                     | 11 977.1             | 505.5                        | 28 328.3                 |
| 1985-86 | 11 533.7                              | 507.2                     | 11 919.0             | 507.7                        | 27 323.7                 |
| 1986-87 | 12 830.0                              | 498.5                     | 12 599.0             | 465.9                        | 27 593.3                 |
| 1987-88 | 20 109.6                              | 707.3                     | 18 059.6             | 617.6                        | 40 584.2                 |
| 1988-89 | 22 787.8                              | 998.4                     | 23 533.1             | 851.3                        | 51 783.0                 |
| 1989-90 | 18 959.9                              | 904.7                     | 19 354.4             | 751.3                        | 42 251.8                 |
| 1990-91 | 20 775.7                              | 982.9                     | 20 377.1             | 657.7                        | 43 000.1                 |
| 1991-92 | 28 538.4                              | 1 359.2                   | 28 004.1             | 1 042.2                      | 57 090.3                 |
| 1992-93 | 36 778.0                              | 1 641.8                   | 35 946.7             | 1 366.2                      | 71 603.0                 |
| 1993-94 | 47 831.9                              | 2 898.9                   | 47 268.6             | 2 241.0                      | 89 074.7                 |
| 1994-95 | 42 306.0                              | 3 476.6                   | 44 572.0             | 2 582.9                      | 85 432.2                 |
| 1995-96 | 43 620.1                              | 3 509.4                   | 43 144.1             | 2 440.0                      | 92 789.3                 |

Source: Housing Finance for Owner Occupation (5609.0).

# 32

## HOUSING FINANCE FOR OWNER OCCUPATION

| Period                              | Banks    | Permanent building societies | Other lenders | Total    |
|-------------------------------------|----------|------------------------------|---------------|----------|
| CONSTRUCTION OF DWELLINGS           |          |                              |               |          |
|                                     | no.      | no.                          | no.           | no.      |
| 1990-91                             | 52 256   | 4 979                        | 5 890         | 63 125   |
| 1991-92                             | 60 229   | 7 372                        | 6 941         | 74 542   |
| 1992-93                             | 80 015   | 4 848                        | 5 454         | 90 317   |
| 1993-94                             | 89 498   | 5 504                        | 3 907         | 98 909   |
| 1994-95                             | 73 597   | 4 464                        | 3 717         | 81 778   |
| 1995-96                             | 56 535   | 3 339                        | 4 289         | 64 163   |
|                                     | \$m      | \$m                          | \$m           | \$m      |
| 1990-91                             | 3 043.9  | 372.9                        | 404.4         | 3 821.2  |
| 1991-92                             | 3 749.5  | 564.4                        | 514.3         | 4 828.3  |
| 1992-93                             | 5 637.8  | 402.9                        | 409.4         | 6 450.1  |
| 1993-94                             | 7 325.2  | 510.8                        | 317.8         | 8 153.8  |
| 1994-95                             | 6 495.4  | 429.2                        | 350.8         | 7 275.3  |
| 1995-96                             | 5 333.8  | 340.1                        | 395.5         | 6 069.5  |
| PURCHASE OF NEWLY ERECTED DWELLINGS |          |                              |               |          |
|                                     | no.      | no.                          | no.           | no.      |
| 1990-91                             | 10 117   | 2 260                        | 4 034         | 16 411   |
| 1991-92                             | 11 925   | 3 481                        | 4 360         | 19 766   |
| 1992-93                             | 16 310   | 1 394                        | 2 876         | 20 580   |
| 1993-94                             | 22 290   | 1 666                        | 1 276         | 25 232   |
| 1994-95                             | 19 228   | 990                          | 1 440         | 21 658   |
| 1995-96                             | 18 341   | 470                          | 2 007         | 20 818   |
|                                     | \$m      | \$m                          | \$m           | \$m      |
| 1990-91                             | 773.2    | 201.5                        | 345.5         | 1 320.3  |
| 1991-92                             | 949.8    | 310.3                        | 376.1         | 1 636.2  |
| 1992-93                             | 1 420.4  | 127.5                        | 202.4         | 1 750.3  |
| 1993-94                             | 2 101.1  | 156.7                        | 110.6         | 2 368.4  |
| 1994-95                             | 1 985.7  | 98.8                         | 140.2         | 2 224.6  |
| 1995-96                             | 1 916.5  | 49.1                         | 212.3         | 2 177.8  |
| PURCHASE OF ESTABLISHED DWELLINGS   |          |                              |               |          |
|                                     | no.      | no.                          | no.           | no.      |
| 1990-91 <sup>1</sup>                | 155 369  | 29 853                       | 28 963        | 214 185  |
| 1991-92                             | 199 372  | 33 683                       | 20 133        | 253 188  |
| 1992-93                             | 252 648  | 19 878                       | 11 060        | 283 586  |
| 1993-94                             | 303 466  | 23 405                       | 9 014         | 335 885  |
| 1994-95                             | 246 736  | 17 014                       | 14 519        | 278 269  |
| 1995-96                             | 229 518  | 15 016                       | 22 950        | 267 484  |
|                                     | \$m      | \$m                          | \$m           | \$m      |
| 1990-91 <sup>1</sup>                | 11 320.0 | 2 283.4                      | 2 030.8       | 15 634.3 |
| 1991-92                             | 15 702.3 | 2 704.4                      | 1 471.9       | 19 878.6 |
| 1992-93                             | 21 807.1 | 1 558.4                      | 760.9         | 24 126.4 |
| 1993-94                             | 28 144.8 | 1 911.0                      | 671.4         | 30 727.2 |
| 1994-95                             | 24 019.8 | 1 513.3                      | 1 385.9       | 26 919.0 |
| 1995-96                             | 23 087.8 | 1 423.4                      | 2 305.6       | 26 816.9 |

... continued

# 32

## HOUSING FINANCE FOR OWNER OCCUPATION — continued

| <i>Period</i> | <i>Banks</i>       | <i>Permanent building societies</i> | <i>Other lenders</i> | <i>Total</i> |
|---------------|--------------------|-------------------------------------|----------------------|--------------|
|               | TOTAL <sup>2</sup> |                                     |                      |              |
|               | <i>no.</i>         | <i>no.</i>                          | <i>no.</i>           | <i>no.</i>   |
| 1990-91       | 217 742            | 37 092                              | 38 887               | 293 721      |
| 1991-92       | 298 123            | 47 712                              | 33 471               | 379 306      |
| 1992-93       | 402 799            | 29 589                              | 20 750               | 453 138      |
| 1993-94       | 490 763            | 36 162                              | 17 560               | 544 485      |
| 1994-95       | 398 074            | 26 725                              | 26 549               | 451 348      |
| 1995-96       | 382 446            | 24 125                              | 44 894               | 451 465      |
|               | \$m                | \$m                                 | \$m                  | \$m          |
| 1990-91       | 15 137.2           | 2 857.9                             | 2 780.7              | 20 775.7     |
| 1991-92       | 22 262.3           | 3 797.3                             | 2 478.8              | 28 538.4     |
| 1992-93       | 32 986.4           | 2 341.3                             | 1 450.4              | 36 778.0     |
| 1993-94       | 43 503.1           | 2 997.7                             | 1 331.1              | 47 831.9     |
| 1994-95       | 37 325.0           | 2 382.7                             | 2 598.3              | 42 306.0     |
| 1995-96       | 36 814.3           | 2 236.4                             | 4 569.5              | 43 620.1     |

<sup>1</sup> Prior to July 1991, refinancing was included in purchase of established dwellings.

<sup>2</sup> Total includes 'refinancing'.

Source: *Housing Finance for Owner Occupation* (5609.0).

**33**

## NUMBER OF DWELLING UNITS APPROVED, COMMENCED AND COMPLETED, FOR NEW RESIDENTIAL BUILDING (ORIGINAL)

| Quarter     | Approved |                      |        | Commenced |                      |        | Completed |                      |        |
|-------------|----------|----------------------|--------|-----------|----------------------|--------|-----------|----------------------|--------|
|             | Houses   | Other<br>residential | Total  | Houses    | Other<br>residential | Total  | Houses    | Other<br>residential | Total  |
| <b>1991</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 21 576   | 7 243                | 28 819 | 20 709    | 6 684                | 27 393 | 21 615    | 8 059                | 29 674 |
| June        | 25 037   | 7 886                | 32 923 | 22 820    | 7 375                | 30 195 | 23 520    | 8 956                | 32 476 |
| September   | 28 155   | 9 008                | 37 163 | 25 549    | 8 242                | 33 791 | 23 956    | 7 558                | 31 514 |
| December    | 27 297   | 8 612                | 35 909 | 27 118    | 8 118                | 35 236 | 26 846    | 9 228                | 36 074 |
| <b>1992</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 25 730   | 9 737                | 35 467 | 23 371    | 9 100                | 32 471 | 23 557    | 7 961                | 31 518 |
| June        | 29 682   | 11 980               | 41 662 | 28 033    | 10 715               | 38 748 | 25 495    | 8 078                | 33 573 |
| September   | 31 713   | 10 600               | 42 313 | 29 206    | 11 433               | 40 639 | 26 781    | 9 759                | 36 540 |
| December    | 31 226   | 11 817               | 43 043 | 30 595    | 10 269               | 40 864 | 32 192    | 11 557               | 43 749 |
| <b>1993</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 29 095   | 11 664               | 40 759 | 26 849    | 10 628               | 37 477 | 26 882    | 9 413                | 36 295 |
| June        | 31 553   | 12 889               | 44 442 | 30 529    | 12 096               | 42 625 | 29 397    | 10 309               | 39 706 |
| September   | 33 577   | 13 434               | 47 011 | 32 680    | 13 277               | 45 957 | 30 497    | 11 728               | 42 225 |
| December    | 31 870   | 12 679               | 44 549 | 31 630    | 12 772               | 44 402 | 34 325    | 13 893               | 48 218 |
| <b>1994</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 30 376   | 12 794               | 43 170 | 28 691    | 12 132               | 40 823 | 27 481    | 10 311               | 37 792 |
| June        | 34 660   | 15 315               | 49 975 | 33 512    | 13 228               | 46 740 | 29 940    | 10 193               | 40 133 |
| September   | 34 987   | 16 484               | 51 471 | 33 777    | 15 560               | 49 337 | 30 999    | 12 291               | 43 290 |
| December    | 30 648   | 12 855               | 43 503 | 31 867    | 13 860               | 45 727 | 36 044    | 13 222               | 49 266 |
| <b>1995</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 24 970   | 11 218               | 36 188 | 24 327    | 10 967               | 35 294 | 27 660    | 11 140               | 38 800 |
| June        | 24 414   | 11 668               | 36 082 | 24 606    | 11 524               | 36 130 | 27 303    | 11 549               | 38 852 |
| September   | 24 157   | 9 600                | 33 757 | 23 808    | 9 934                | 33 742 | 26 289    | 10 946               | 37 235 |
| December    | 21 677   | 8 159                | 29 836 | 22 306    | 7 693                | 29 999 | 26 589    | 12 399               | 38 988 |
| <b>1996</b> |          |                      |        |           |                      |        |           |                      |        |
| March       | 20 080   | 7 827                | 27 907 | 19 093    | 9 344                | 28 437 | 20 677    | 9 235                | 29 912 |
| June        | 21 504   | 9 549                | 31 053 | 20 975    | 8 994                | 29 969 | 20 493    | 8 373                | 28 866 |

Source: Building Activity Australia (8752.0).

**34**

## VALUE OF DWELLING UNITS APPROVED, COMMENCED, AND WORK COMPLETED

| Quarter     | Approved |         |                      | Commenced |         |                      | Work completed |         |                      |
|-------------|----------|---------|----------------------|-----------|---------|----------------------|----------------|---------|----------------------|
|             | Houses   |         | Other<br>residential | Total     | Houses  | Other<br>residential | Total          | Houses  | Other<br>residential |
|             | \$m      | \$m     | \$m                  | \$m       | \$m     | \$m                  | \$m            | \$m     | \$m                  |
| <b>1991</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 1 830.0  | 582.5   | 2 412.5              | 1 852.4   | 471.5   | 2 323.8              | 1 964.7        | 622.1   | 2 586.8              |
| June        | 2 109.5  | 558.4   | 2 667.9              | 1 958.5   | 520.3   | 2 478.8              | 2 076.9        | 658.6   | 2 735.6              |
| September   | 2 390.6  | 578.8   | 2 969.4              | 2 223.7   | 545.0   | 2 768.7              | 2 110.8        | 600.6   | 2 711.5              |
| December    | 2 318.6  | 585.7   | 2 904.4              | 2 364.7   | 553.1   | 2 917.7              | 2 372.1        | 698.8   | 3 070.8              |
| <b>1992</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 2 176.8  | 666.6   | 2 843.5              | 2 042.2   | 648.7   | 2 690.9              | 2 043.7        | 650.3   | 2 694.0              |
| June        | 2 502.5  | 786.3   | 3 288.7              | 2 462.5   | 744.8   | 3 207.4              | 2 266.3        | 541.5   | 2 807.8              |
| September   | 2 719.2  | 713.4   | 3 432.6              | 2 577.8   | 790.9   | 3 368.7              | 2 347.0        | 731.9   | 3 078.9              |
| December    | 2 676.6  | 787.4   | 3 463.9              | 2 688.9   | 713.9   | 3 402.8              | 2 904.5        | 826.3   | 3 730.8              |
| <b>1993</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 2 491.5  | 1 090.9 | 3 582.4              | 2 388.8   | 769.1   | 3 158.0              | 2 383.8        | 667.9   | 3 051.7              |
| June        | 2 718.5  | 923.9   | 3 642.5              | 2 715.0   | 895.2   | 3 610.3              | 2 596.3        | 782.3   | 3 378.6              |
| September   | 2 950.7  | 969.3   | 3 920.0              | 2 932.3   | 949.4   | 3 881.7              | 2 757.2        | 846.6   | 3 603.7              |
| December    | 2 801.7  | 894.4   | 3 696.1              | 2 886.4   | 959.0   | 3 845.5              | 3 128.8        | 1 000.9 | 4 129.7              |
| <b>1994</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 2 735.9  | 1 001.9 | 3 737.7              | 2 630.2   | 941.9   | 3 572.2              | 2 517.4        | 778.1   | 3 295.5              |
| June        | 3 180.9  | 1 150.5 | 4 331.4              | 3 149.8   | 1 012.5 | 4 162.2              | 2 671.9        | 762.9   | 3 434.8              |
| September   | 3 267.1  | 1 460.5 | 4 727.6              | 3 220.3   | 1 361.1 | 4 581.3              | 2 931.1        | 919.7   | 3 850.8              |
| December    | 2 880.7  | 1 096.5 | 3 977.2              | 3 042.9   | 1 266.7 | 4 309.6              | 3 427.1        | 1 036.4 | 4 463.5              |
| <b>1995</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 2 386.1  | 965.3   | 3 351.4              | 2 374.0   | 1 088.9 | 3 462.9              | 2 703.4        | 876.8   | 3 580.3              |
| June        | 2 408.5  | 1 005.9 | 3 414.4              | 2 488.6   | 1 069.0 | 3 557.6              | 2 649.4        | 1 051.3 | 3 700.7              |
| September   | 2 384.0  | 1 003.0 | 3 387.0              | 2 430.7   | 987.9   | 3 418.6              | 2 651.6        | 1 017.2 | 3 668.8              |
| December    | 2 164.1  | 754.5   | 2 918.6              | 2 274.1   | 724.3   | 2 998.4              | 2 815.2        | 1 170.6 | 3 985.8              |
| <b>1996</b> |          |         |                      |           |         |                      |                |         |                      |
| March       | 2 028.4  | 645.8   | 2 674.2              | 2 011.0   | 1 017.3 | 3 028.3              | 2 146.0        | 885.4   | 3 031.5              |
| June        | 2 223.2  | 902.7   | 3 125.9              | 2 227.0   | 905.7   | 3 132.7              | 2 192.8        | 808.7   | 3 001.5              |

Source: Building Approvals Australia (8731.0), Building Activity Australia (8752.0).

## GLOSSARY

|                                      |  |
|--------------------------------------|--|
| <b>Consumer Price Index</b>          | The Consumer Price Index (CPI) measures the rate of change in prices paid by household consumers for the goods and services they buy.  |
| <b>Current housing costs</b>         | These costs include rent payments, mortgage interest payments, water and sewerage rates, general rates, house and contents insurance, repairs and maintenance payments, interest on loans for alterations and additions, and body corporate payments. Mortgage principal payments are excluded.  |
| <b>Dependent children</b>            | All persons aged under 15, and persons aged 15–24 years who are full-time students, who live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.  |
| <b>Dwelling</b>                      | A dwelling is defined as a suite of rooms contained within a building which are self contained and intended for long-term residential use.   |
| <b>Dwelling structure</b>            | The dwelling structure types that are used in this publication are as follows: <ul style="list-style-type: none"><li>■ separate house;</li><li>■ semi-detached, row or terrace house or townhouse;</li><li>■ flat, unit or apartment; and</li><li>■ other dwelling (i.e. caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina or a flat or house attached to a shop).</li></ul> |
|                                      | Reference: <i>Dwelling Structure Classification (DSC)</i> (1296.0).  |
| <b>Employed</b>                      | Persons aged 15 and over who worked during the reference week for pay, profit, commission or payment in kind or without pay in a family business, or who had a job but were not at work.   |
|                                      | Reference: <i>The Labour Force, Australia</i> (6203.0).  |
| <b>Established house price index</b> | This index measures the rate of change in the price of detached residential dwellings on their own block of land, regardless of age (i.e. including new houses sold as a house/land package as well as older houses).  |
|                                      | Reference: <i>House Price Indexes</i> (6416.0).  |
| <b>Flat, unit or apartment</b>       | Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.  |
| <b>House</b>                         | See <i>Separate house</i> .  |

|                                |   |
|--------------------------------|---|
| <b>Household</b>               | A group of people who usually reside and eat together. This may be: <ul style="list-style-type: none"> <li>■ one person who makes provision for his or her own food or other essentials for living without combining with any other person; or</li> <li>■ a group of two or more persons living in the same dwelling who make common provision for food or other essentials for living.</li> </ul> The four main household type categories are: <ul style="list-style-type: none"> <li>■ couple (including de facto relationships) and children (if any);</li> <li>■ one parent (and children);</li> <li>■ lone person; and</li> <li>■ other household (including group, family with unrelated persons and multi-family households).</li> </ul> |
| <b>Housing costs</b>           | See <i>Current housing costs</i> .  |
| <b>Income</b>                  | Income is defined as regular and recurring receipts from all sources before deductions for income tax, superannuation, etc. Income can be negative in the case of business loss or where expenses for rental property are higher than income from that source.<br><br>Although most information about income was obtained on a current basis, some was obtained for the previous financial year at the time of the survey.<br><br>Certain receipts such as lump-sum receipts, windfall gains and withdrawals from savings are not considered regular and recurring and are excluded from the definition of income.  |
| <b>Income quintiles</b>        | Quintiles are formed by ranking the population by ascending income and then dividing the ranked population into five equally sized groups.  |
| <b>Labour force status</b>     | A classification of the civilian population aged 15 or over into employed, unemployed or not in the labour force, as defined. See also <i>Employed</i> , <i>Unemployed</i> , or <i>Not in the labour force</i> .  |
| <b>Natural increase</b>        | The difference between the total number of births and the total number of deaths in any given period.   |
| <b>Net overseas migration</b>  | The difference between the number of persons entering Australia as permanent residents and those leaving the nation with the intention of residing overseas on a permanent basis.   |
| <b>Non-dependent child</b>     | A person who lives with one or both parent(s) and is aged 15 years or over but is not a full-time student under 25 years.   |
| <b>Not in the labour force</b> | Persons who were not employed and who were not actively looking for work or were not available to start work in the reference week.   |
| <b>Private renters</b>         | Persons who rent from a real estate agent or another person not in the same household. See also <i>Tenure type</i> .  |

|  |   |
|--|---|
| <b>Project homes price index</b>                         | This index measures the rate of change in the price of dwellings available for construction on a client's block of land. Price changes therefore relate only to the price of the dwelling (excluding land).   |
|  | Reference: <i>House Price Indexes</i> (6416.0).   |
| <b>Public renters</b>                                    | Persons who rent from a State or Territory housing authority. Government employer provided housing such as defence force housing is excluded. See also <i>Tenure type</i> .   |
| <b>Semi-detached, row or terrace house, or townhouse</b> | A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses and villa units. Multi-storey townhouses or units are separately identified from those which are single storey.   |
| <b>Separate house</b>                                    | A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one half metre). The category also includes houses that have an attached flat (i.e. a granny flat). The attached flat will be included in the 'flat' category.  |
| <b>Tenure type</b>                                       | Tenure is the source of the legal right of a household to occupy a dwelling. For the purpose of this publication, households belong to one of four occupancy categories. These are: <ul style="list-style-type: none"> <li>■ owners;</li> <li>■ purchasers;</li> <li>■ renters (comprises public, private and other renters); and</li> <li>■ other (comprises rent free, life tenant, shared equity and other tenures).</li> </ul> <i>Public</i> renters are those who rented from a State or Territory housing authority or trust. |
|  | <i>Private</i> renters are those who rented from a real estate agent, a parent/other relative not in the same household or another person not in the same household.  |
|  | <i>Other</i> renters are those who rented from an owner/manager of caravan park, a government authority employer, another employer, a housing cooperative/community/church group or another type of landlord.   |
| <b>Unemployed</b>  | Persons aged 15 and over who were not employed during the reference week, but who had actively looked for work and were available to start work.  |
| <b>Urban centre/locality</b>                             | An urban centre is defined as a population cluster of 1,000 or more people. A locality is a population cluster of between 200 to 999 people. People living in urban centres are classified as urban for statistical purposes while those in localities are classified as rural. Each urban centre and/or locality (UC/L) is bounded (i.e. a boundary for it is clearly defined) and composed of one or more whole collection districts (CDs).   |

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